SATURDAY NIGHT

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THE FRONT PAGE

WITH the accession of King George VI there is brought to an end one of the most painful episodes in the history of the British Crown, and the British peoples all over the Empire are enabled to look forward with hope and confidence to the reign of a new monarch who, if lacking in some of the magnetic and endearing qualities of his predecessor, is nevertheless an admirable and in many ways more typical member of the family of the late King George V and the Queen Mother. The very painful week of uncertainty which preceded the announcement of the abdication seems to have been due not to any indecision on the part of either the abdicating King or his ministers, but to the complicated constitutional arrangements which were necessary to deal with the unprecedented event of the abdication of a British monarch—unprecedented even in the days when the Crown was a single entity, and far more difficult to deal with now that it represents a principle of unity holding together five distinct and separate sovereignties. The complicated interaction of these five separate Governments, which was necessary in order to preserve this unity unimpaired, must have caused a great deal of perplexity to the law officers and other authorities involved, and certainly caused the public a very long drawn-out period of concern and bewilderment.

The hereditary monarchy, which we still believe to be the most perfect symbol of the continuing unity of a nation, may not inaptly be compared to one of the electric clocks which are now so popular in the home. Most of the time it operates automatically and requires no rewinding or other attention. The transfer of the crown at the death of its wearer is fully provided for and causes no disturbance. But every now and then, owing to some interruption of the current, the electric clock stops; and then it is quite a job to set it going again and to ensure that it is indicating exactly the right time. In the case of the British monarchy the task of setting the thing going again does not have to be tackled more than once in a century or two, but when it does have to be tackled it is a decidedly difficult one. It is a matter for very earnest congratulation that the handling of it last week by all the more important parties concerned was so thoroughly statesmanlike and well-mannered.

THE DUKE OF WINDSOR

THE real inauguration of the new reign, a thing of far more importance than the constitutional preliminaries which were necessary to put it into operation, was the firm and resonant salutation of "God Save the King" with which the abdicating monarch, now the Duke of Windsor, concluded his epoch-making and very effective broadcast to his former subjects on Friday. With this declaration of loyalty, which must have reached the ears of many millions more than have ever heard any previous human utterance, and which found a deeply responsive echo in the hearts of nearly all its hearers, the late King wiped out all memory of the tragic days which had preceded his official action. He had during those days occupied an extremely difficult position owing to the fact that he could not constitutionally make any statement of his own position to his subjects; and the frankness of this statement and the loyalty of his attitude towards the woman of his choice must have done much to re-establish him, as an individual, in the affections of the public. But the radio speech certainly did nothing to convince the world that he was right and the Governments of the British Empire were wrong in their respective views about the proposed marriage; and it in no way diminished the general satisfaction at the accession of his younger brother. The Duke of Windsor now goes into private life with the best wishes of many millions of his former subjects, who will hope, not all of them too confidently, that he may win the happiness for which he has sacrificed so much.

CABINET MAKES A KING

THE assent of Canada to the abdication of King Edward VIII was extended last week by Order-in-Council, in order, as the Prime Minister put it in his radio speech, "to ensure that from a legal standpoint the abdication of His Majesty and the accession of his successor will take place in Canada at the same time as in the United Kingdom." At about the same time the Parliament of the United Kingdom was engaged in passing an Abdication Bill "to give effect to His Majesty's declaration of abdication," in the preamble to which it was set forth that "following upon the communication to his Dominions of His Majesty's said declaration and desire, the Dominion of Canada, pursuant to section 4 of the Statute of Westminster of 1931, has requested and consented to the enactment of this Act, and the Commonwealth of Australia, the Dominion of New Zealand, and the Union of South Africa have assented thereto." The difference of phraseology between the language concerning Canada and that concerning the other Dominions has caused some comment. It makes it clear that Canada was the only one among the Dominions to invoke section 4 of the Statute of Westminster as a means of making the abdication legislation effective in Dominion territory.

Objection has been taken to Mr. King's procedure in signifying the "request and consent" of Canada without securing the authority of the Canadian Parliament. There is naturally no suggestion that Parliament would have taken any other action than that which the Governor-General-in-Council has actually taken; but Mr. Woodsworth, and with him the Montreal *Gazette* and some other critics, take the position that there has been a dangerous assumption of power by the Government at the expense of Parliament, and that the power thus asserted may at some future time be exercised to the grave disadvantage of Canada. Section 4 of the Statute of Westminster provides that no Act of Parliament of the United Kingdom shall extend to a Dominion as part of the law of that Dominion, "unless it is expressly declared in that Act that that Dominion has requested and consented to the enactment thereof." The objection raised by critics is to the doctrine, acted upon by Canada in this instance, that request and consent can be signified by the Government rather than by Parliament, a doctrine which obviously makes it possible for the Government, without any action by Parliament, to make effective in Canada any legislation adopted by the Parliament of the United Kingdom.

"MADONNA AND CHILD." Prize Photograph in Saturday Night's "Spirit of Christmas" competition, by Jerry Moses, 118 Cosburn Avenue, Toronto. Rolleicord Camera.

PROCEDURE JUSTIFIED

WE ARE not disposed to feel any great alarm over the prospect of the people and Parliament of Canada having dangerous legislation put over on them by the collaboration of the British Parliament and the Canadian Government. It is extremely unlikely that the procedure which has just been employed in the very exceptional circumstances arising out of King Edward's abdication will be duplicated for a great many years. These circumstances were different in Canada from what they were in any of the other Dominions, in that this was the only one of the Dominions in which Parliament was not sitting at the time of the abdication. The other Dominions were thus able to enact their own abdication measures synchronously with that of the British Parliament, whereas Canada in order to get an abdication measure into force within its own territory immediately was obliged to invoke the power of the British Parliament to legislate for Canada with the "request and consent" of the Dominion.

Critics are thus confined to the contention that Mr. King failed in his duty in not summoning the Canadian Parliament in time to deal with the abdication. This, it seems to us, is an extreme view and one which it is very difficult to maintain. The Montreal *Gazette* suggests that the Canadian Government "must have known, since the whole world knew, that the abdication of Edward VIII was imminent and that, in other parts of the Empire, governments were preparing for it. Parliament could have been summoned, and, at the worst, a quorum of members could have been obtained." The *Gazette* omits to mention any date at which "the whole world knew" that abdication was imminent. Our own impression was that slightly less than ten days elapsed between the first public reference in England to the situation caused by the King's desire to marry and the signing of the document of abdication, and that during most of those days there was substantial hope that the abdication could be avoided. The idea that Mr. King could have summoned Parliament upon a confidential intimation from Mr. Baldwin (which is all that could have been available before these ten days) that there was difficulty between the King and the British Government seems preposterous. The representatives of a people so far-flung as the people of Canada cannot be summoned in hot haste upon a mere chance of a constitutional crisis which may not develop and concerning which nothing can be said at the moment of the summoning.

SYMBOL AND REALITY

THE British Crown is by all odds the most effective and valuable symbol that we can imagine for the unity of the British Empire. We do not however altogether like the suggestion that it is the only possible symbol, with the attendant corollary that in the event of anything going wrong with the succession in the Windsor family the unity of the British Empire would necessarily come to an end. This is surely confusing the symbol with the thing which it symbolizes. If there is a real unity in the British Empire for the British Crown to symbolize,

(Continued on Page Three)

MR. PIERCE REBELS

BY HELEN SANGSTER

The department stores have installed elaborate stamp counters for the benefit of a growing host of philatelists.

"NO, IDA!" Mr. Pierce's meagre jaw set with unaccustomed firmness. "Every year you've pestered me till I've gone Christmas shopping with you, but this time I'm staying home. I have a lot to do tonight."

"Sitting by the fire with your nose in a stamp book!" Mrs. Pierce said. "Is that your idea of a lot to do?"

"Yes," Mr. Pierce said. "I have to get my album up-to-date."

Mrs. Pierce sniffed. "Stamps!" she said. "Nobody but a fool would waste time on stamps."

"Roosevelt is a philatelist." Mr. Pierce brought the word out proudly. "You wouldn't call him a fool, would you?"

"Roosevelt," Mrs. Pierce said, "is the President of the United States."

"What's that got to do with it?" Mr. Pierce said. "So was George V, the King of England, but that didn't keep him from being a stamp collector, too."

MRS. PIERCE dismissed king and president as of slight significance. "They're different," she said. "Take Cornelius Pratt, now. You wouldn't catch *him* wasting his time on stamps."

Mr. Pierce groaned. For years Cornelius Pratt had been forced upon him as the epitome of all male virtues. Rich, successful, everything that he himself was not. Without knowing him, Mr. Pierce hated Cornelius Pratt.

"I'm sick and tired of hearing about him," he said. "I don't care what he does. *I'm* going to stay home and work on my stamp album!"

Mrs. Pierce sighed. "All right, Jim," she said. "I'll go by myself. I'll only have to walk a couple of long blocks to the street car—did you see where a woman was held up right on this street one night last week?—and then stand up all the way down town. I wouldn't have mentioned it if I hadn't been on my feet all afternoon at that food sale. But don't you bother. You must be tired yourself after a long, hard day at the office."

MR. PIERCE flushed guiltily. It should have been a long, hard day, but the morning mail had brought two new stamp catalogues and his stamp magazine had arrived in the afternoon.

"I'll drive you down if you like," he volunteered.

"Never mind." Mrs. Pierce's voice held the distilled weariness of the ages. "It's really the coming home that's the worst."

Mr. Pierce yielded another inch. "Would you rather I came and called for you?" he said.

"How do I know when I'll be through?" Mrs. Pierce said. "Besides, you can't park anywhere near, and I'm not going to stand out in the cold watching for you. No, you stay home and enjoy yourself."

THE evening was but half spent, yet Mr. Pierce's arms were laden with parcels as he strove to keep Mrs. Pierce in sight. The main aisle of the big store was jammed with shoppers. Mr. Pierce's annual attack of claustrophobia descended upon him and a mad look came into his mild little eyes.

Suddenly he spied an oasis. The stamp counter! It was rimmed with customers, but they were chiefly male, standing quiet and inoffensive and utterly unlike the sharp-voiced elbowing women hemming him in. He made a desperate effort and caught up with Mrs. Pierce. "Listen, Ida," he said. "I'll be at the stamp counter when you're ready to go home."

Mrs. Pierce began to protest, but already Mr. Pierce was heading away from her. "Well?" she said bitterly. "*Well!*"

IT WAS nearly closing time when Mrs. Pierce fought her way to the stamp counter. Mr. Pierce was deep in discussion with a large man at his side. "I'm ready, Jim," Mrs. Pierce said.

He looked up vaguely. "Oh, all right," he said. "Just a minute, Ida."

Mrs. Pierce was beyond retort. Her feet ached and her parcels were slipping and she was jostled by passersby. It did not occur to her that what she suffered was Mr. Pierce's annual portion.

"Here I am," Mr. Pierce said at last. "Give me the rest of the parcels and let's get out of here."

They were in the car before Mrs. Pierce spoke again. "And who," she said icily, "was that man you were talking to? Some perfect stranger, I suppose."

Mr. Pierce looked his amazement. "Didn't you see who it was?" he said. "That was Cornelius Pratt. I was going to introduce him to you if you hadn't gone away."

"You mean that was Cornelius Pratt you were talking to?" Mrs. Pierce's voice was stifled.

"Why, yes," Mr. Pierce said. "He wants me to come over and see his collection of Canadian stamps some time." He grinned. "Said to come in the evening and bring you. It seems his wife doesn't think much of stamps, either. He said she'd call you up."

It was a long moment before words came to Mrs. Pierce, and when they did her tone was strangely subdued.

"If you'll stop and get some oysters," she said, "I'll make you some oyster stew when we get home."

"Fine!" Mr. Pierce regarded her with pleased surprise. "What's got into you all of a sudden, Ida?" he said. "You haven't made me an oyster stew since the year we were married!"

THE PASSING SHOW

BY HAL FRANK

SPEAKING of last straws, all that has to happen now is the abdication of Santa Claus.

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A fisherman reader writes in to say that George VI will be a good king, but you should have seen the one that got away.

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And then there is the story of the small boy who was told that the stork had brought him a baby sister and who said that he'd rather have the stork.

•

We are not going to buy a copy of Col. Lawrence's new book, "The Mint", costing as it does $500,000 a copy. We're going to wait until we can get it at the 3-cent-a-day library.

•

It's always tough for parents. The old-fashioned parent had to explain why there was no Santa Claus, the modern parent has to explain why there are so many Santa Clauses.

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It must be too late now to do anything to stop the Spanish civil war. The League of Nations is talking of intervening.

During the so-called constitutional crisis the talk was all of the British Empire. Things apparently moved so fast that nobody had time to say "British Commonwealth of Nations."

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There is one thing about a domestic crisis in Great Britain, everybody plays cricket. Which must make Mr. Baldwin regret more than ever that Mussolini isn't an Englishman.

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It is a complete comment on human nature that children are best behaved around Christmas time.

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The German government has told its people they must eat less in order to provide for armaments. Anyone getting hungry can nibble on a cannon.

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And a man never realizes how many friends he has until he makes up his Christmas card list.

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Esther says what's the use of hanging up your stocking at Christmas when it's a garage you want filled.

A FAMILY MAN FOR THE BRITISH EMPIRE'S THRONE

BY J. LUNNESS WEBSTER

FROM understudy to a king, Albert Frederick Arthur George, Duke of York, has been raised to the leading role of ruler of the Empire. As George VI, King and Emperor, he takes his place in the drama of kingship—a drama whose audience proper numbers some 485 million men and women scattered over 13,166,582 square miles of British domain.

Sincere, patient and scholarly, it is doubtful if the new King ever thought of a day when the crown of Britain would be his. His has been the personality of a royal brother whose enjoyment has come from watching the whiteness of the spotlights playing on the eldest son of his father's house. Educated with Anglo-Saxon regard for thoroughness, trained for the unlikely day when he might become a monarch in his own right, His Majesty King George VI holds the sceptre of the Empire as a family man.

THE new King and Queen and their two little princess daughters symbolize the ideal British household. For thirteen years this royal family has lived in the heart of London's Piccadilly, enjoying comparative domestic simplicity in preference to the livelier haunts of the West End. While the Duke of Kent and the new Duke of Windsor have visited Mayfair's light-studded streets of cabarets, the King has been in more regular attendance at private theatrical performances held in the little theatre in Buckingham Palace. This was particularly true while the late King George lived. Times without number, King George and Queen Mary entertained their second son and his wife.

Few sovereigns have made their children as much a part of their lives as has the King. Repeatedly he has put aside social engagements with Britons in high places so that he might play games with the Princesses Elizabeth and Margaret Rose. The story is told of an important luncheon at which the King, then Duke of York, was supposed to be present. The guests were kept waiting a time for his coming, then a flustered official communicated with his residence. "Was the Duke at home and when might he be expected?" he questioned a secretary.

"Yes, His Royal Highness is at home, but he left word that he must not be disturbed—he is in the park playing 'house' with the princesses," the secretary's voice came back over the wire.

HOME to this 41-year-old monarch is the sort of establishment the average Britisher has in mind when he re-echoes "an Englishman's home is his castle." It means conservative tastes, solidness, privacy, friendliness and children. Entrance to his town house on the fringe of Hyde Park, or to his country estate in Windsor Great Park, was never an easy matter. The then Duke of York and his duchess showed a dislike for much of the informality that has been evident among post-war royalty.

A Canadian who has had the privilege of being admitted to their hospitality told this writer that it would be impossible to picture a more sincere and charming host and hostess. He remembers a dinner where the conversation was carefully chosen to interest the guests. He remembers his hostess singling him out for a brief chat about—of all things—waffle irons. Together they discussed waffles of all kinds—with maple sugar, honey and with butter alone. The Canadian learned three things from this conversation: that the Duchess of York had imported a special waffle iron, that she and her husband are partial to waffles, and that she knows how to make them just about as well as any chef who ever stood in a restaurant window.

THE King is considered the most mechanically-minded member of the House of Windsor. It is traditional that the British navy makes its sailors jacks-of-all-trades and masters of most of them—and King George the Sixth is a sailor who saw action in the thick of the Battle of Jutland, perhaps the greatest sea fight of all time. In the navy he picked up a mass of information that has stuck with him. He learned how to stoke ships' boilers the way stokers learn—stripped to the waist with a sweat rag tucked in his belt. Since then he has applied that knowledge to his domestic heating problems with excellent results. By this it is not implied that Britain's King stokes his own furnace, but rather that by sound advice learned in his navy days he is able to speak with authority to his help.

In his naval training, too, the King picked up a smattering of wireless. Since then he has studied this subject more fully, and in odd moments he has constructed several very creditable radios and presented them to institutions.

A severe illness forced him to leave the navy with a lieutenancy, but he had hardly recovered before he secured an enlistment in the Royal Air Force in 1918. Two years before he had learned to fly; now he rose to the position of wing commander in the serious business of sky fighting. From the air service he brought away a new hobby—photography. Army airmen learned photography as part of their training course, and the man who is King today took a special interest in this study as a young flier. His interest has been reflected in peacetime by a growing collection of photographs. In the beautiful grounds of his country home he has made a series of still and moving pictures, many of them showing his little daughters at play.

NO BIOGRAPHER will ever write of the King in terms of a devil-may-care country squire. It is recorded that he shot his first stag at Balmoral castle in 1911; that on a hunting trip in Kenya and Uganda he brought down a lion and two water buffalo in succession. He is a better than average shot, but he is not a born huntsman. He has been called the best rider in his family, but riding has never brought him the pleasure it has given his brothers. An interesting sidelight in this connection is the disclosure that the new Queen has never sat in a saddle.

In line with his liking for things mechanical, George the Sixth is a fair automobile mechanic. Unlike his brother whom he succeeds, however, he dislikes the feel of a hard-pressed accelerator and the whine of a high-powered racing car. As King, his automobiles will be costly and powerful, but it is extremely unlikely that any Englishman will ever see his sovereign's vehicles roaring along the open road.

SPORTS have always appealed to this slim, blue-eyed, almost ascetic ruler. In his younger days he played very good cricket and as good English rugby as his weight would allow. A story from his school days is a reminder of those rugby battles. Once, it is said, in a rugby scrimmage, "Bertie" was pushing the opponents' line for all he was worth when a player behind him shouted "Go on, push like hell."

The story has it that the young prince kept on pushing, and in all seriousness turned to his advisor with, "But I am pushing like hell."

Another story of his rugby days recalls his sailoring days. On this occasion the officers were playing the seamen and the present King was carrying the ball. He ran fast, but two giant stokers ran faster, and without a thought for rank they brought him down in a hard tackle.

The King and Queen play less tennis than they once did, partly because they are busier, partly because tennis and forty-odd birthdays are not very good mixers. As late as 1926, though, the King played in the doubles competition in the All-England championships at Wimbledon. The score shows that he lost after playing a fine game. Today his favorite game is golf, and it is not unusual for him to drive 210 yards.

INTERWOVEN through the King's life is a determination as strong as that which counselled the Duke of Windsor to voluntarily abdicate. In the case of George the Sixth, however, his determination has taken the form of a never-dying desire to become a finished public speaker. Naturally of a nervous temperament, he has for years been the intermittent victim of stammering. Some writers have treated his disability unkindly, perhaps not aware of his deep-rooted determination to rid himself of this drawback.

Back in 1925, as Duke of York, he was advised that he was to speak during the opening ceremonies of the British Empire Exposition, at Wembley. He accepted the honor with grim determination, and for weeks before the day of the speech he rehearsed faithfully at home, sometimes alone, sometimes before the present Queen. Finally he was convinced that he could make his address creditably.

But luck was against him on the day the exposition was to be opened. Calm and apparently sure of himself, he had barely spoken an introduction when the sound amplifying system went out of order. In a moment he was non-plussed, then he stammered an aside to his company. "The d-d-damned thing d-d-doesn't w-w-work!" he exclaimed—five words that the amplifiers picked up and broadcast to the crowd.

A few moments later the Duke continued and finished his address without further trouble.

IT IS a fact that the King's slight impediment of speech has grown steadily less noticeable since his marriage in 1923. One reason for this is directly attributed to his perseverance; another suggests that the Queen, Scotland's one-time Lady Bowes-Lyon, has been untiring in her sympathetic efforts to help. Patiently and with a complete understanding of her husband's great desire, she has helped him express himself in all forms of public utterance. A name well known at court is the authority for the statement that Her Majesty has been His Majesty's kindest critic and most successful coach.

But the foregoing is not news to any who know the woman who shares George's throne. Gracious and kindly, the Lady Elizabeth Bowes-Lyon who reigns as Britain's Queen is as devoted to her home and husband as she was on the day of their marriage in Westminster Abbey on an April day thirteen years ago. On that day the new King became the first British prince to marry a British woman in a space of two and one-half centuries. In England on that occasion the man and woman in the street referred to the match as "our prince marrying a commoner." In Scotland the sentiment was reversed, sounding more like "the Queen should be a proud woman now that her son is marrying our Lady Bess."

With the home-loving George and the home-making Elizabeth, however, neither sentiment has ever counted. Man and wife, Duke and Duchess, King and Queen—their interests have been common ones. They have lived with their children, their books and their hobbies. Possessed of every social grace, this King and Queen of the Empire have never allowed society to deprive them of their fireside.

George the Sixth, in partnership with Elizabeth the Second, comes to Britain's throne—a family man.

THE QUEEN MOTHER, Queen Elizabeth, the Duchess of Kent, Princesses Elizabeth and Margaret Rose.

HIS MAJESTY, KING GEORGE VI

THE EARLY WORM TURNS

BY J. H. SIMPSON

"MOTOR car licenses? Yes SIR! Right down that corridor. See the line-up? Lot of people like to get low numbers. Ha! ha!"

Ha! ha! yourself, elevator man! I bet if you had a 1931 Essex . . . But Gee! there *is* quite a line-up. Shall I wait or come back in two or three weeks when the low-number hounds have been fed? Oh well, might as well wait for a bit anyway. Tell you what I'll tack myself on to the tail of this queue and if I don't advance up to that picture of Mount Edith Cavell in five minutes I'll go. But I wish somebody else would tack on. Why does one feel so conspicuous when one is the last man in a queue?

Well, it's only ten past nine. Four minutes gone, and here I am alongside the mountain. Pretty good queue this; marches right along. Fifteen people behind *me* now, and does that make you feel better!

"Have your certificate of ownership ready, folks. And trucks this way! Any trucks?"

Trucks? No. 1931 Essex. . . . Have I got my certificate? Phew! yes—there it is, between the liquor permit and the price list. Chap ahead fishes his out and I rubber at it. 1936 LaSalle, owner's name: Jake Popovitch. Good going, Jake! Wish I was a Pole and could afford a LaSalle. Get vitch quick! Pretty bad, that.

BUT what's happened now? Sudden stoppage *in transitu*. Wonder what causes these halts? It's the same way with street parades . . . but never mind, I guess I'll make Room 216 in lots of time to get back to the office by ten.

Sure! Here we go again. But it's rather like the War—"Half an inch, half an inch, half an inch, ONWARD!" Seems sort of silly, lining up in a queue just to get a low-numbered license plate. More sense to it if it were tickets for Kreisler or even the Charge of the Light Brigade.

9.30. And here's 216. But Great Heavens! I thought this was the end! It's just a turn and here's a long line with another left turn at the end of it—nineteen overcoats ahead of me. But the patience of these people! Am I the only one with nerves? Or am I just the only one with a job to get back to? I've heard that all the people on relief drive cars. And most of these people look as if they were on relief.

"No use pushing, you! Get there just as fast!"

"Sorry. I'm in a bit of a hurry though. Due back at the office by ten."

"Huh!"

Nice guy, Jake. . . . I hate being called "You" . . . oh well . . . Darn it! Forgot my cigarettes. 9.45; horrible thought! Is there another queue after the next left turn? Oh, I think I'd better check out. After all, what's the use of a low number? Just that much easier for a cop to remember. Wonder if this is local insanity or if they have it in every town. The Mayor or the President of the Chamber of Commerce gets No. 1, and 111, 1000, 999, 555 and all those sort of numbers—why does one go on saying "those sort"? they're all inside jobs anyway. All I'll get is 874 or something like that. And what's the difference between 874 and 246,874? Wish I had a cigarette.

BUT now what happens? Here's the turn and the queue divides into six parts. Still long parts. But there are about twenty license sellers. Six into twenty goes how many times? Why aren't there twenty little queues instead of six longish ones? Somebody's blundered, as they said at Balaclava. But meantime I have to make a quick selection. I think *that's* the shortest line-up, I'll go over there. . . . But no! it's moving slower—lady driver ahead . . . guess I'll switch over to *this* queue.

"Make up your mind, fella!"

Gosh! Why can't people be civil? Oh well, it won't be long now. Tell you what I'll do! I'll bounce out of here and slide down to that seller two wickets down, there doesn't seem to be any order about this final stage anyway.

"GET BACK IN THE LINE WHERE YOU BELONG!"

"Who? Me?" Rather weak, that. But it wasn't a cop; just a big roughneck two places ahead of where I had bounced out. I'll ignore it.

But Good Night! How many licenses is this bird ahead of me getting? I thought you had to apply for your own! So this is the purpose of the extra two sellers at the end of each queue. They deal with the chaps who own fleets or are getting licenses for their

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that unity would not cease to exist if that particular symbol broke down. As a matter of fact we believe that the unity of the British Empire is essentially a unity of devotion to certain political principles, the principles of liberty, toleration and self-government, the principles embodied in the British parliamentary system, and including everything that can be summed up under the general title of a wise and sane democracy. Any departure from those principles by any part of the Empire would do far more to destroy unity than the break-down of the present system of symbolical representation of that unity. So long as they preserve their devotion to those principles, the British peoples will be able, either to maintain the present royal symbolism or, if that should ever prove impossible, to devise a new and appropriate symbolism to replace it. But if any of them should ever surrender the system of parliamentary government in favor of the sort of thing which is now flourishing in many parts of Europe, there would be little imperial unity left for the Crown to symbolize.

PRESIDENTS AND WIVES

WE WISH that some of our American friends who have been so earnestly maintaining the right of a British King to live his own life and marry whomsoever he will would apply their minds to a consideration of what would happen if a President of the United States, in the improbable event of his being elected to that office while still unmarried, or the more possible one of finding himself a widower, should seek to marry during his term of office a lady with two other husbands still living. We do not suggest that any constitutional steps would or could be taken to prevent his doing so; but we have a very lively idea of what would happen if he were to present himself to the electors, or indeed to the convention of his own party, as a candidate for a second term of office. The republican system can allow a slightly greater personal latitude to its chief magistrate, for the simple reason that it can get rid of him after a few years. The monarchical system, with its provision for continuous and hereditary office, has no such protection, and must therefore include the right to impose certain limitations upon the monarch's freedom of action even in his private life, in regard to those relationships which are certain to have the greatest influence upon his conduct as ruler.

SMALL LOAN BUSINESS

WE HOPE that the Dominion Government will find it possible, before the next session of Parliament, to meet the desires of the petitioners in several different Provinces who have requested the appointment of a Royal Commission to investigate the "personal finance" or small loan business in Canada and to recommend legislation for its regulation. The provision of such loans on the lowest possible terms is highly important to the welfare of a large and not too comfortably situated element of the population. There are a number of companies engaged in the endeavor to provide not only loans but also a certain amount of guidance and direction in the management of their personal affairs, to those who need such service; but the ability of these companies to do so on the lowest terms is much curtailed by the uncertain position in which the business now stands, the competition of less scrupulous lenders, and the constant risk of ill-considered regulation. It is highly desirable that all money-lending operations should be subject to Government supervision, and that the nature of that supervision should be definitely laid down and established so that it need not be changed for a long period of time. Only in this manner can an adequate supply of commercial capital be made available for this highly important business.

THE SMOKING PROBLEM

A CORRESPONDENT writes to enquire how long the Canadian railways are going to continue to regard smoking as an indecent bodily function, only fit to be practised by the two sexes in rigid seclusion one from the other. The question is pertinent, since now that women have taken to smoking with almost as much ardor and quite as much pertinacity as men, the provision of two compartments in each sleeping-car for that purpose rather severely reduces the carrying capacity of the rolling-stock. Nothing could be further from our thoughts than to suggest that the limited provision now made for female smoking should be in any way curtailed. Rather we wonder if it would not be possible to dissociate smoking entirely from the business of personal ablution, and allow it to be practised by the two sexes together in a portion of the car solely devoted to that activity. While we realize that this would (or would it?) be detrimental to the circulation of a certain type of story, we do not feel that this is a fatal objection. For a really good smoking-room story we are quite willing to go out with a friend, if necessary, to the platform of the car; and for the vast majority of the stories we have heard in railway smoking-rooms we would not shed a single tear even if their circulation became impossible. Anyhow, now that the readers of the *Globe* are becoming addicted to Walter Winchell, and *Time* and *Esquire* are approved household reading all over Canada, it is conceivable that the smoking-room may no longer be required as a vehicle for the dissemination of wit and anecdote.

The advent of air-conditioning suggests that in the near future the segregation of smokers, even in one compartment for the two sexes, will no longer be necessary, though on large trains it might be advisable to carry a certain number of coaches in which smoking would be forbidden. Those who use compartments have long been aware that a moderate amount of smoking has no bad effect on the air in them even without air-conditioning. But in any event the sacrifice of large quantities of space for the sake of keeping male and female smokers apart seems to be unreasonable. We write with some feeling on the subject, as we have a proprietory interest in both roads and are getting very little for our investment in either of them.

THE ROYAL FAMILY. Their Majesties, King George and Queen Elizabeth, then their Royal Highnesses, the Duke and Duchess of York, when they opened the Royal Tournament at Olympia last May. With them are the Princesses Elizabeth and Margaret Rose.

RESPECT FOR THE CROWN

BY HOWE MARTYN

RESPECT for the Crown is professed throughout the British Commonwealth with sincerity. The shock to the British people in Edward VIII's abdication is at the apparent lack of respect and regard for the Crown in the wearer of it.

The sincere affections of the people are not mercenary loyalties which can be re-oriented overnight. So attempts to explain the crisis by attributing weakness or worse to individuals are dangerous, even though given by sanctimonious patriots. Such explanations are also partial. Circumstances must provide the full explanation and take the blame for what is called a lack of moral sense in the individual, shown as a lack of care for the Crown.

In the conflict between a strong personal motive and the public service motive—the responsibility for the people that should be inherent in the Crown,—weakness in the service motive was shown by the decision, rather than anything abnormal in the selfish motive. The circumstances that must explain Edward's abdication are the circumstances in which the Crown has been represented as performing its function of public service, fulfilling its trust. Was the exercise of the trust provided for by the Government adequate to command great sacrifices?

THE first large official duties to which Edward was called were concerned with maintaining wartime morale. The Prince of Wales went to France, but found his job was to talk to the men and to be photographed for the inspiration of the people at home. The influence of the Crown like that of the Church was fully exerted for the furtherance of the War. But the aims and ideals of the War must seem by the present state of the world to have been imperfectly served by all its sacrifice. The contrast between the talk of duty and the reward of many of those who performed it, for instance the ex-servicemen singing for pennies in London not far from the Palace gates, has caused despondency and cynicism in less sensitive people than Edward VIII. The peace has been a poor sequel to the nobility of the War.

Between the War and his Accession Edward's official duties were chiefly travel. The purposes to which the Crown was being bent in these tours have become more and more obvious. Whether or not Edward thought about the matter, his attitude towards his official position must have been influenced by the honesty and worthiness or otherwise of these purposes.

The Prince's visit to India was arranged at a time of serious conflict between the British Imperial administration and Indian public opinion. There were grounds for suspicion that it was the purpose of the administration to use the Prince's popularity to bolster its influence. The Indian Congress took this view of the visit and, in spite of high regard for Edward personally, declared a boycott which was impressively carried out to the inescapable notice of the Prince. Here was the Crown, an instrument of service to the people, manifestly out of touch with the people. Instead of the apex of democracy it was a gilt over irresponsible and tyrannical bureaucracy.

THE visit to South America followed tours of most of the British Dominions and Colonies and of the United States, and here was frankly admitted what the British Government may have considered the greatest value in all of the Prince's "goodwill" tours—his salesmanship. He went to South America to open a trade fair. The Prince, the Empire's best salesman! The man who rejuvenated the straw hat! The shopkeepers of his nation had built up a Crown which was a symbol of themselves perhaps, but that does not make such a conception of the Crown Edward's own, or his people's, or yet a conception of profound dignity. Modern business is served by an army of sincere and honest salesmen. They, as much as a King, resent sham and circuses in selling British goods formerly sold on merit, not on the commercialized smile of a popular idol.

The abdication was preceded by an incident that was criticized in England as coming near to a prostitution of the Crown. The "depressed areas" of Britain, one of which is South Wales, have now become hopeless through not sharing the improving conditions in the rest of the country. The situation in these areas demands great Government development projects such as Roosevelt's Tennessee Valley Authority. The Baldwin Government instead so circumscribed the depressed areas work that the Commissioner in charge published a seathing report and resigned. This happened just a few weeks ago. This serious situation was met by sending in the King to Wales. Was he expected to smile even in these conditions? Were his personality and the prestige of the Crown to make the unemployed of Wales wait quietly and "loyally" in their muck and misery a little longer yet? The King's answer was, "Something must be done about Wales."

THE position at which Edward chose to make his stand was vulnerable. Nevertheless, the Government which met him in that crisis, and found him unable to share their view of his obligations, must take some of the responsibility for the situation arising. The degree of culpability will become clearer when history reveals how the American press was supplied in detail with news which the British press must have possessed although it did not choose to publish it. The result is that the Crown has been made very nearly untenable by anyone.

British institutions, with the Crown at the top, need to be protected from sectional political and economic interests as much as from moral contamination if they are to survive.

THE EARLY WORM TURNS

(Continued from Page Two)

friends, relatives and fellow Elks. Well . . . seems he's getting six and the clerk is now on the second application, and it's ten o'clock.

Well . . . this means another five minutes I guess, but I suppose I might as well stick it out for another five minutes after waiting fifty minutes. Wonder if the fellow who bawled me out has got his yet? Yes, there he goes, and the little fellow who was behind him. That means I have gained less than nothing by my manoeuvre. Wages of sin. . . . But what's this old lad with the beard coming in at the wrong side for? Does he expect to get waited on ahead of *me?* Not very likely, as Mrs. Pat Campbell used to say. Well, here goes. And it's seven past ten.

"What? Look here, I'm ahead of this gentleman!"

"No you're not!" from the beaver.

"I say . . . " I commence again, with a hurt look at the license seller. But is he touched? Not he!

"Cut the argument! I saw YOU push ahead of your place back there. Now just take your time."

It's awful having a nervous disposition. And the feeling that you haven't a friend in the world is awful, too. And a sort of dim realization that the chap behind the desk is dealing out poetic justice doesn't help. And it's ten past ten. But none of these considerations justify my conduct and for the rest of the day I am doomed to feel like a cross between a spoilt child and a whipped cur.

For I went completely berserk and cried "To —— with your —— licenses!" and marched out License-less!

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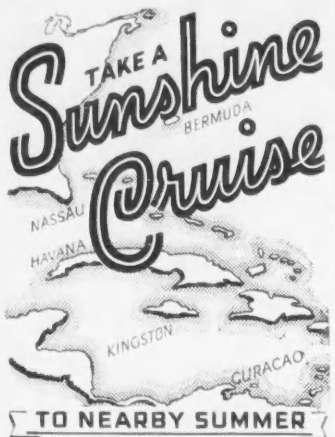

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" 27	BRITANNIC	18 days	220.00
Feb. 6	GEORGIC	18 days	220.00
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" 17	BRITANNIC	20 days	240.00
" 27	GEORGIC	18 days	220.00
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" 26	BRITANNIC	8 days	100.00

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—History of Canada, Dec. 7-14

CABINET MAKES KING

EMPIRE

Crown: Canada concurred by Order-in-Council in Abdication Act passed by Parliament of United Kingdom; Baron Tweedsmuir and Canadian Privy Council proclaimed accession of George VI.

DOMINION

Agriculture: Dominion-Provincial conference on agricultural marketing opened at Ottawa. Bureau of Statistics reported visible supply of Canadian wheat end of first week of December 120,113,569 bushels, a decrease of 146,400,000 as compared with year ago. Dr. W. C. Clark, deputy minister of finance, appointed member of Canadian Farm Loan Board for five-year-term. **Diplomatic:** Belgium announced it will open a legation at Ottawa and will send Baron François Silvercruis as first Minister-Plenipotentiary. New German consulate-general at Ottawa will be officially opened Jan. 2 with Ludwig Kempff, present consul-general at Montreal, in charge. **Finance:** Dominion-Provincial conference on finance reported to have reached agreement on following: removal of "gold clause" from contracts for redemption of Government and other bonds; standardization of fiscal year for Provinces and Dominion and establishment of uniform system of presenting public accounts; co-ordination in the timing of public bond issues by interchange of information through Bank of Canada. Canadian Chamber of Commerce urged Government to appoint Royal Commission to investigate national finances with respect to overlapping in government services. Comptroller of the Treasury, Watson Sellar announced Canada's revenue for eight months to Nov. 30 totalled $304,734,425, an increase of $46,444,232. **Mint:** Following abdication of King Edward VIII, Royal Canadian Mint announced it will continue in 1937 to use 1936 dies bearing portrait of King George V for coinage until dies for George VI coins can be made. **Postoffice:** The department limited sale of Jubilee two-cent stamps bearing portrait of Duke of York to five per person when orders for enormous quantities received from collectors. **Royal Commission:** Turgeon grain marketing investigation suspended Winnipeg sittings and opened in Saskatoon. **Transportation:** 35 miles of right of way cleared for 90-mile extension of C.N.R. from Senneterre to Rouyn, Que. **Veterans' Commission:** War Veterans' Assistance Commission completed public hearings and is now engaged in reviewing evidence.

ALBERTA

Bond Interest: Report from Edmonton allegedly from "reliable source" stated only about eight per cent. of money set aside to pay bond interest since Government reduced interest rates has been accepted by bondholders. **By-Election:** J. H. Tremblay, Liberal, led Dr. Willie Desrosiers, Social Credit, in Grouard by-election in complete returns.

BRITISH COLUMBIA

Fruit Crop: B.C. apple crop placed at 4,448,400 boxes as compared with 3,144,700 last year; pear crop 250,000 boxes as compared with 269,200. **Industrial Relations:** Minimum wage for carpenters in Victoria and vicinity fixed at 70 cents per hour by Industrial Relations Board; regulations also issued for Christmas mercantile employment.

MANITOBA

Liquor Control: Government Liquor Control Commission raised price of Ontario and Quebec beers and ales five cents a bottle and $1.20 a case; eastern breweries interpreted increase as a form of provincial tariff and threatened to cease buying Manitoba barley.

NEW BRUNSWICK

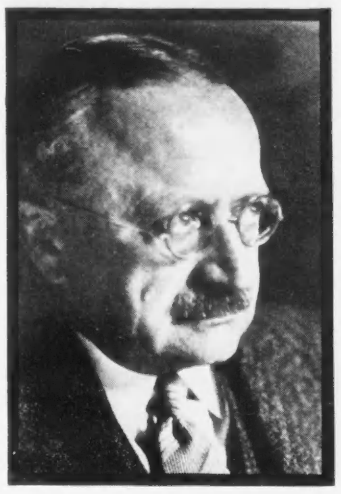
Shipping: Saint John Board of Trade formed delegation to protest to Hon. C. D. Howe, minister of transport, transfer of various winter steamship terminals from Saint John to Halifax.

NOVA SCOTIA

Compensation Act: Representatives of miners recommended 19 amendments to Nova Scotia's Act to Commission investigating operation of the Act.

ONTARIO

By-Elections: Dr. Harold E. Welsh, Conservative, defeated Dr. H. A. Boyce, Liberal, by (unofficial) majority of 1,258 in East Hastings provincial by-election. **Hydro:** Premier Hepburn announced Government intends to introduce legislation making it unnecessary for O.H.-E.P.C. to post $127,000 security for costs in appeal to Privy Council from Ottawa Valley power contract judgment and that Legislature will be called unusually early if necessary to pass the legislation.



HONORED. Dr. H. T. Gussow, Dominion Botanist, Experimental Farms Branch, Department of Agriculture, Ottawa, who was recently presented with the Diploma of the Imperial German Academy of Natural Research, Sciences, Art and Medicine, in recognition of his long and distinguished work in the field of botanical science.
—*Photo by Robert Davis, New York.*

QUEBEC

Forests: Quebec exported 774,628 Christmas trees to United States, an increase of 20,000, shippers received five cents each to two for 25 cents. **Minimum Wages:** Provincial Minimum Wage Board announced new scale governing women employees in commercial establishments in Montreal: 10 per cent. of employees to receive not less than $7 per week; 20 per cent. not less than $10; and 70 per cent. not less than $12. In other cities of more than 25,000 population scale was set at $6, $9 and $11.

POLITICS

Dominion: National Liberal Federation elected: president, Norman P. Lambert, Ottawa; executive secretary, Walter B. Herbert, Winnipeg; executive, Col. Oscar Gilbert, Quebec, Hon. A. C. Hardy, Brockville, E. G. Long, Toronto, Albert Matthews, Toronto, Hon. Frank P. O'Connor, Toronto, Hon. Donat Raymond, Montreal, Mrs. Sydney Tweed, Waterloo, Hon. Cairine Wilson, Ottawa. **Ontario:** The next provincial general election will be in 1938, Premier Hepburn announced.

EDUCATION

Rhodes Scholarship: Hart Duncan Clark, 22 years old, son of head of classics department University of Manitoba, chosen as Manitoba's 1937 Rhodes Scholar.

LABOR

Dominion: President P. M. Draper of Trades and Labor Congress of Canada announced his organization will present suggestions for federal labor legislation to Government on Dec. 18. Railway wage-cuts restoration hearing before MacLean conciliation board resumed in Montreal. **Ontario:** Between 600 and 750 textile, iron and marine workers went on strike in Ontario during the week; at Hamilton textile mill employees asked 12 per cent. wage increases; Port Edward stevedores' strike entered its second week; employees of metal fabricating plant in Niagara Falls returned to work pending results of a conference. At London employees and employers decided to discontinue electrical workers' 40-hour week and revert to 44 hours, but will continue under Industrial Standards Act.

UTTERANCES

E. C. Kyte, librarian of Queen's University, who recently became an international figure by telling a convention of college librarians in New York that "the average college graduate is illiterate," explains all in an interview on his return to Canada: "By 'illiterate' I did not mean that the average college graduate could not read or write."

Student at University of British Columbia on being asked whether he approved of Canadian rah-rah boys and co-eds adopting the latest American collegiate fancy of pledging themselves to shun the practice of kissing during the winter, chiefly on medical grounds: "When it comes to these revolutionary Yankee ideas, I am an essentially a conservative-minded Canadian."

PERSONAL

On-To-The-Bay Association of Canada (for promoting Hudson's Bay route) elected: president, Col. F. J. James, Regina; vice-presidents, C. M. Simpson, Winnipeg, J. C. Hackney, Saskatoon, W. M. Van Valkenburg, Regina; secretary, Miss E. A. Ward.

OBITUARY

Baldwinson, Baldwin L., Winnipeg, former M.L.A. and deputy provincial secretary for Manitoba, publisher of an Icelandic newspaper (80). **Bridger,** Ernest H., Toronto, partner in brokerage firm of Bridger, Hevenor & Co. (53). **Brigden,** William Henry, Toronto, printer, member firm of Brigdens Ltd., past president Toronto Typothetae, noted field naturalist (81). **Burnett,** Philip, Victoria, B.C., pioneer Winnipeg contractor (88). **Chabot,** Hon. Dr. John Leo, privy councillor, chief surgeon Ottawa General Hospital, past president Ontario College Physicians and Surgeons, elected M.P. for Ottawa 1911, 1917 and 1925, defeated Sir Wilfrid Laurier 1917 (67). **Clysdale,** William G., Toronto, chief organizer and secretary Ontario Conservative party (61). **D'Arcy,** William Henry, Winnipeg, retired chief C.P.R. claims department Western division (79). **Delage,** Victor (K.C.), St. Lambert, Que., Liberal candidate in 1931 Quebec election (47). **Geddes,** Mrs. Annie, Halifax, mother of the Anglican bishop of the Yukon (70). **Graham,** John Albert, Toronto, sales manager Massey-Harris Co. (55). **Loudon,** John Francis, Toronto, former Toronto alderman and controller (70). **Macdonald,** Miss Margaret, Stratford, Ont., sister of Chief Justice of British Columbia (60). **Mackay,** Rev. D. O., Elmsdale, N.S., former moderator Maritime Synod Presbyterian Church; **Menard,** Francois, Pembroke, Ont., father of 17, grandfather of 53, great-grandfather of 35, oldest resident of Pembroke (101). **Monroe,** Duncan, Cornwall, Ont., for 62 years secretary-treasurer Cornwall public school board (93). **Smith,** Nathan, Toronto president N. Smith Belting Works, Toronto Dyeing and Finishing Works, Adam & Co. (78).

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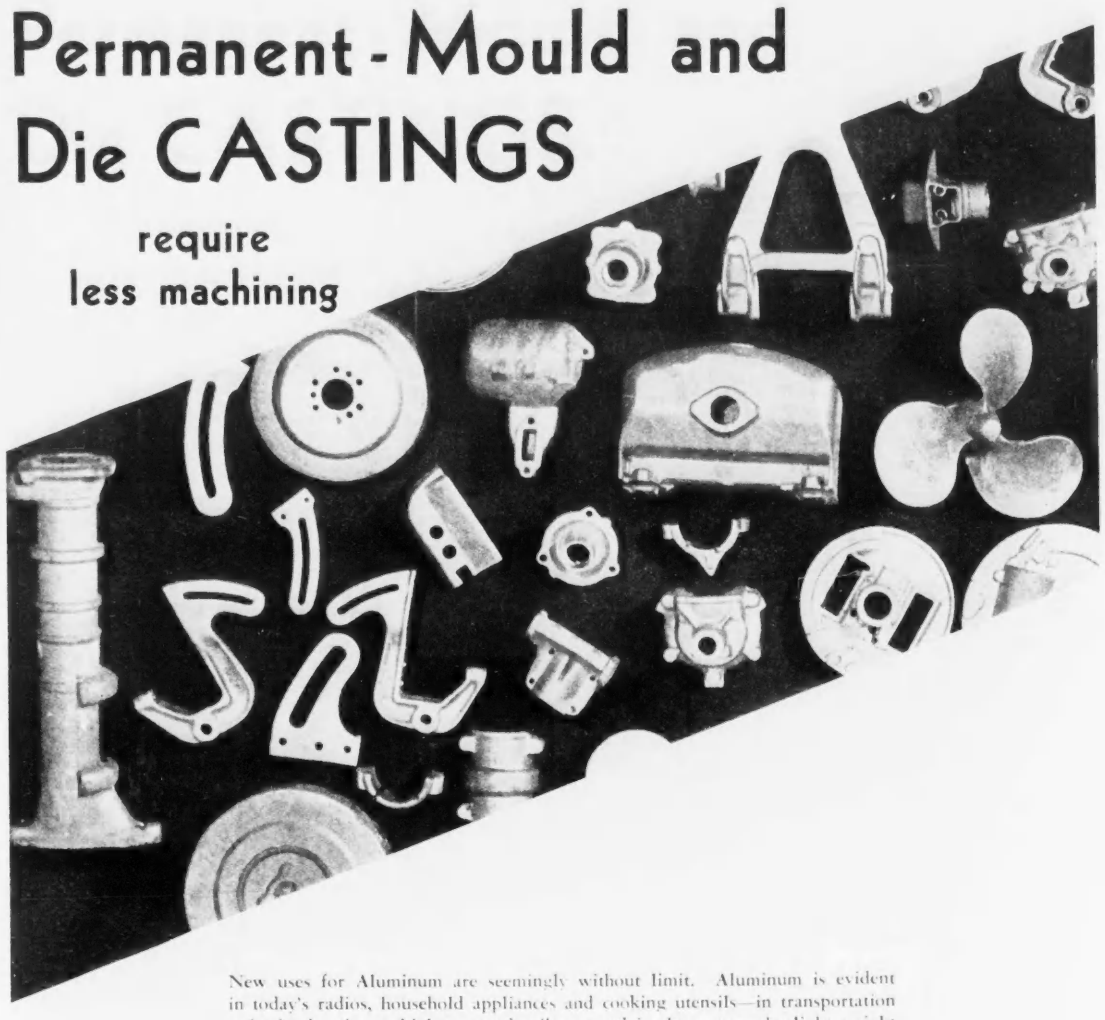

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LETTERS TO THE EDITOR

CHURCH AND KING

To the Editor of SATURDAY NIGHT:

YOUR comments on current events are usually intelligent, fair, and well-informed. I do not know any medium which, as a rule, is more representative of, and which gives more competent direction to, public opinion. Hence I felt some regret that in your article on the recent constitutional crisis you ruled out the part of the Church of England as irrelevant. The King's relation to the Church-State you regarded as a stumblingblock, and after having ruled it out you proceeded to state the case as a churchman or even a bishop might do.

In Canada the Church of England has legislated against remarriage of divorced persons (innocent or guilty), but in England such persons can be married in an English church. Although the Establishment does not include the Irish Free State, no one thinks a double divorcée would be acceptable there, nor in Presbyterian Scotland, nor in Canada if I am any judge.

It is true the Establishment was under violent criticism in the nineteenth century, but it is also true it has recovered its prestige and is no longer threatened. We need not enter into the reasons. You are old enough to know the Church of England today contains different parties, classes, schools of thought, tries to be representative, and is more likely than most others to deal with the crisis in the best interests of the community, as the State would do. The Coronation is a religious service of consideration linking Church and State.

There are anomalies surviving in the British Constitution, but strange to say they sometimes prove useful; in Church and State there is a sort of balance that makes for stability and freedom. This anomaly to which you refer is still representative of public opinion, not only in England but also in the Dominions, it is protective, and so far relevant. It is England (as you say) that is chiefly concerned in the conditions under which the monarch is appointed, and the rest of us should allow them to settle the details, even those that to the American mind may seem irrelevant.

T. G. WALLACE.
Rectory, St. James (Westminster) Church, London, Ont., Dec. 12.

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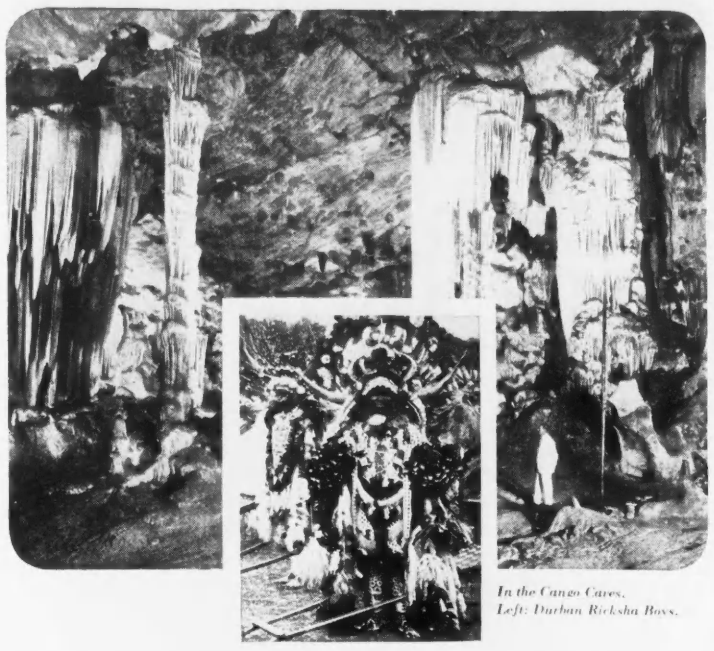

In the Cango Caves. Left: Durban Rickshaw Boys.

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THERE is a world of beauty you have never seen beneath the sunny skies of South Africa. A fascinating land of contrasts where the imagination reaches back into the unfathomable mystery of the past . . . where spendthrift nature flings her golden treasures, and where the industry of man has found prosperity and gracious living.

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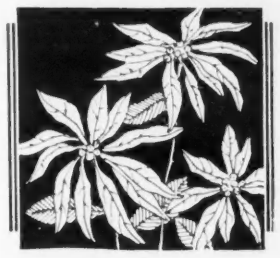

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In the December 12th issue of SATURDAY NIGHT there appeared a reproduction of a camera study of King Edward VIII. This portrait was taken by "Jay", the well-known Canadian camera artist, at Buckingham Palace, in June, 1936. This is the only posed camera study taken at Buckingham Palace by a Canadian.

Two sizes of the portrait are available, 6" x 9" and 10½" x 16", overall dimensions 11" x 15" and 20½" x 26½". The portraits have been finished with hand carved frames by A. O. Finlay.

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LEARNING FOR LEISURE

BY E. A. CORBETT

Reports presented at the annual meeting of the Canadian Association for Adult Education, held in Toronto recently, draw attention to a greatly increased interest in the specialized branch of pedagogy which is the Association's concern. The author of this article is the Director of the Association which has as its president W. J. Dunlop, Director of Extension for the University of Toronto, and includes on its executive representatives of most of the senior educational institutions in Canada.

THE term "Adult Education" has come into common usage only in the past decade but the idea belongs mainly to the past century. Probably few people realize that the Mechanics' Institutes for example, which had their origin in the Andersonian Institute in Glasgow in 1780, had attained such popularity in Canada by 1877 that Adam Crooks, Minister of Education for Ontario, in that year reported fifty-eight Institutes operating in the Province of Ontario alone, and receiving an annual government grant for books, club-room accommodation, and teaching equipment of over $18,000. These Institutes were first organized in Upper and Lower Canada about the year 1835—"for the purpose of enabling mechanics and artisans to become acquainted with such branches of science as are of practical application in the exercise of their trade; that they may possess a more thorough knowledge of their business, acquire a greater degree of skill in the practice of it, and be qualified to make improvements, and even new inventions in the arts they respectively profess". By the end of the last century the Mechanics' Institutes, which had a membership in the British Isles alone of over 150,000, had almost completely disappeared. The reasons for their disappearance in Canada would make an excellent subject for a post-graduate thesis. Adult Education in the past century was closely identified with a particular social setting. It is possible that a change in emphasis from the original purpose of the Institutes led them slowly but surely away from the primary interests of the class for which they were intended, and thus the genius of the organization was lost. In any case, adult education has long ago outgrown its charitable beginnings and has become, and rightly so, an assertion of independence.

PERHAPS the next most striking and important developments in adult education in the past fifty years were the organization of the University Extension Courses in 1872, and the founding of the Workers' Educational Association in 1903.

On this continent, University Extension made an immediate appeal to state institutions of higher learning which were, at the beginning at least, largely dependent upon the goodwill of the people for their existence. The necessity to provide some sort of academic *quid pro quo* for the tax-payer became a matter of considerable importance, particularly in the land-grant colleges of the United States. Whatever motives may have prompted the development of extension services in the state universities of America and Canada, I think it must be said that more than other organizations in the field of adult education they have succeeded in discovering means by which traditional learning may be provided for large numbers of people outside the universities, without losing all its freshness and vitality, and the extension departments of the universities of Canada have been very largely responsible for that wide-spread demand for adult educational facilities which is now so much in evidence.

During the last ten years, interest in adult education has grown so rapidly that it has become one of the major problems of educationists everywhere. In fact it may be said that no general educational consideration nowadays fails to include the adult and his needs. There are a great many reasons why the insistent demand for educational opportunities for grown-up people has increased to such an extent during the past decade. Unemployment, shorter working hours, increased leisure, have had a great deal to do with the success of the Workers' Educational Association and the British Institute for Adult Education in the Old Land. In this country, the demand has been fostered through summer schools, correspondence courses, extension lectures, night schools, etc., arranged by Departments of Education, Institutes of Technology, universities, and voluntary educational agencies.

A GREAT many people in rural areas, particularly in Western Canada, have recently become interested in informal adult education through a realization of their need of a better understanding of international affairs and their impact upon local conditions. The farmer is beginning to discover that repercussions of disturbances in foreign markets may reach his back-yard with the violence of a local tornado or a prairie fire. Whereas a few years ago he was living in an economics of scarcity in which there was a ready market for everything he produced, to-day he lives under an economics of plenty in which the question of the Danish method of finishing bacon hogs is likely to be a matter of vital concern to himself. In other words, economic necessity largely motivates the clamorous demands for rural adult educational facilities in this country, and explains the astonishing success of the Cape Breton experiment in co-operative and credit union activities under the direction of the Extension Department of St. Francis Xavier University. I mention the need for educational facilities in rural areas particularly because the destiny of this country remains and will remain for many years to come in the hands of villagers and country people, and the most hopeful thing in Canada to-day from the point of view of democracy is the fact that rural dwellers are demanding an even break with the cities in the matter of education.

BUT probably the greatest stimulus given at any time to the movement for adult education facilities for the masses was provided by Professor Thorndike's experiments, and his findings are too well known to dwell upon in a brief article of this nature. It is sufficient to say that they completely revolutionized the tradional ideas about the comparative learning capacity of youth and middle-age. A good many years ago Professor James remarked that "outside of their own business, the ideas gained by men before they are twenty-five are practically the only ideas they shall have in their lives." But as a result of several years of practical experiment and research Professor Thorndike was able to show that "Given the will and capacity to learn, adults may, by taking a little more time and making a little more effort learn anything they choose to learn practically as well as ever." To quote Dr. Peter Sandiford of the University of Toronto, in his preface to the survey of Adult Education in Canada, completed two yeaars ago, "Thorndike's study may thus be called the charter of adult education."

If it be true then, as psychologists now say, that man has not one mental youth, but a series of successive mental rebirths throughout his lifetime; and that during each decade new powers and new possibilities come to maturity, then education need not be a static thing but a progressive development from childhood into old age; and educational authorities from the elementary schools through to the universities and colleges must reconsider the whole field of education in the light of these known facts.

FIRST, leaders in adult education must make an effort to provide for those unfortunate people who, through no fault of their own, have been compelled to face the world with little or no education. Fortunately, this was long ago recognized as a responsibility by those engaged in formal education: and Institutes of Technology, Departments of Education, night schools, and such splendid voluntary organizations as the Frontier College, the Y.M.C.A., the churches have succeeded in meeting a large part of the need.

A second major responsibility, and one that is much more difficult, is to provide facilities in city, town, and country, by which all who wish to do so may continue to discover and develop those interests and possibilities which very often only reach functional maturity in middle life. That means libraries, libraries, and yet more libraries, as well as discussion groups and forums.

A third objective, and one in which the Workers' Educational Association both in England and Canada has had considerable success, is the necessity of providing industrial workers with the kind of informal but thoroughgoing education which will enable them to adjust themselves to the swiftly-changing panorama of modern life. A recent government report in Great Britain showed that more than two hundred and forty occupations have passed out of existence since 1900, and that one-quarter of Britain's working population is now employed on jobs that did not exist thirty years ago. Facts such as these serve to emphasize the need of a wider development of the Workers' Educational Association with its exceptionally sound approach to the educational requirements of the worker.

ANOTHER responsibility of the adult educationists is to try to assist people to better methods of thinking and study, and to show how the problems arising out of the practical life of ordinary working people on the land and in the cities may be clarified by the methods and results of the thinking going on in the universities, and how the study group process can make a better and more active citizen out of the intellectually perplexed worker by enriching his experience and training his judgment.

Still another aim of the adult educationist should be to help people to find keener enjoyment in art, literature, music, and nature. Constantly increasing leisure may not be an unmixed blessing. If people are to be saved from boredom, provision must be made for them to develop skills and tastes which will fill up and satisfy the waste places of the mind. But in the final analysis a collection of skills, a vast accumulation of knowledge, is not in itself an education. Directing and inspiring that knowledge and those skills must be some sort of unified philosophy of life, one that is flexible enough to be reshaped from time to time as experience teaches the possibilities and the limitations of human experience. In other words, the first and last aim of the Adult Education movement in Canada is not so much to fit men for competition in the market place as to equip them with the knowledge and experience necessary to adjust themselves progressively to the changing demands of youth, middle, and old age by assisting them to a richer and fuller knowledge of themselves and the world around them.

WHATEVER may be said of Hitler and Mussolini it is obvious that they see clearly the relation between education and social and political action; and they have proceeded to organize education in such a way as to enable it to make its greatest contribution to the authoritarian state. If democracy is to survive, it must provide an educational basis broad and vital enough to assure reasonably intelligent social action. We, in Canada, must acquire somehow the realism of the dictator and establish our educational systems in accordance with the principles of democracy. In that task Adult Education can help.

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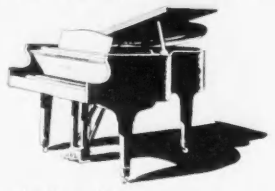

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MUSICAL EVENTS

BY CHRISTOPHER WOOD

IT IS a good many years now since I last heard Jascha Heifetz in the flesh, as it were, though his broadcastings and recordings have kept me familiar with the course of his work, and, what seemed to me, its growing perfection. I found, therefore, his playing in Massey Hall last Tuesday, December 8th, somewhat of a disappointment. For it seems that even now there are times when Heifetz lacks emotional grasp of a work. Works of fiery brilliance such as Wieniawski's Concerto in D minor, where the emotional feeling is more obvious, less profound and intricate, were played superbly, and his technical excellence is still rather breathtaking. Even this aspect of his work was not, I think, at its best, though the Mozart Allegro from the Divertmento in D major which opened the program was of a crystalline clarity and delicately lovely. The Beethoven Sonata in E flat major, however, a work perhaps not particularly suited to a program of necessarily somewhat popular appeal in a large hall, displayed not the least trace of emotional understanding. There was considerable dynamic over-emphasis and no regard whatever for the architectural quality of the work. The performance, in fact, had little to recommend it save tone and technique, and was thus so disappointing that one was hardly in the mood to appreciate the rest of the program. None the less in the third group, after the intermission, and in the various encores, one found the artist at his best. The Bach Air displayed some changes from its more familiar form, not inartistic changes, but they unfortunately centred one's attention on them rather than on the whole beauty of the piece. The Schubert Rondo proved to be a very charming little work, new to my ears, and the Rondo Capriccio of Saint-Saens was as brilliant and perfect in phrasing as I have ever heard it. Alt Wien had to be repeated, as did Hora Staccato. This latter raised the temperature for violinists at least ten degrees. Encores included Debussy's "Girl With the Flaxen Hair", Ebert's White Donkey, and Spanish Dance by De Falla. In all these Heifetz gave of his best, and there are few, if any, bests which are finer. The accompanist, Emanuel Bay, had rather the same exterous perfection of technique as Heifetz.

EDYTHE SHUTTLEWORTH, mezzo-soprano, gave a program in Eaton Auditorium last week which she entitled Vignettes of Song, whatever that may happen to mean. The only difference from an ordinary recital was the changing of costume for each group, and the presence of a spotlight with a slight tremolo. To quote the program: "For each group . . . atmosphere will be wrought by means of elaborate gown creations—a setting adequate to the period and mood." This did not always work very well. In the first group, for instance, the same gown had to make shift (I do not endorse that pun) for Grecian times (Gluck's Alcesti—and for comparatively modern French songs. Meyerbeer's Les Huguenots. In the best British spirit of compromise, therefore, Miss Shuttleworth wore a gown not particularly suited to either period. However, whatever the sartorial shortcomings, much of the singing on this program was far better than any I have previously heard from Miss Shuttleworth. Her voice has improved greatly in power and purity of tone, and though there is still a rather constricted production which leads inevitably to poor enunciation, some songs were sung with an openness of tone which was quite delightful—Strauss's Zudeignung, for instance. There was considerable evidence of attention to phrasing, and in both the songs of the Italian-Spanish group, as well as in the encore from Carmen which followed, the work was decidedly vital and good. As one had expected Weldon Kilburn's accompaniments were excellent, and his own three solo groups added not a little to the quality of the concert.

ROBERT CASADESUS made his first appearance in Toronto last Thursday, December 10th, as the second pianist of the Music Masters' Series at Eaton Auditorium. The program, as is customary for this series, made no least hint of a bow towards popularity. Six Sonatas by Domenico Scarlatti formed the first group, and were played with amazing technical dexterity, a dexterity which was never permitted to obtrude or to become an end. The end was always the music, technique was but the means, but a means so adequate and so polished that the end was a sheer delight. It was interesting, not to say astonishing, to note what a wide range of variety was possible to Scarlatti within the comparatively narrow technical limits of composition extant in his day. But then it is a tolerably well-known fact that art gains in intensity and power when the creator is clearly aware of technical limitations. In other words, one gains power in the struggle with obstacles. It is perhaps fortunate that lack of space forbids further consideration of this matter and the adduction of instances, and forces me to get back to the matter in hand. One had not looked after this particular excellence for so inspiring a performance of Beethoven's Thirty-Two Variations, suspecting rather that Mr. Casadesus was something of a specialist, and that Beethoven would suffer. It was not so at all. The treatment was entirely different, profoundly emotional and with a wonderful feeling for the architectural qualities of Beethoven. This feeling was even more clearly discernible in the encore following, the last movement of the "Moonlight" Sonata. There were some departures from the traditional in this performance which gave it a marked freshness of appeal. Schumann's Papillons and Chopin's Ballad, Opus 23, were equally in the romantic vein; the playing of the latter lifting this extremely hackneyed and rather sentimental work to a grandeur quite unfamiliar. The last group consisted of six Debussy Preludes. Here again the pianist showed himself to be in everything a master, in a group very widely varied, which ranged all the way from Danseuses des Delphes to Feux d'Artifice. Again lack of space steps in and forbids the detailed consideration of the performance of each, which would be such fun to do. Seldom does one hear these preludes played with such delicacy and atmospheric warmth. Each glowed with its own peculiar life, each was vivid and complete. One was sorry when the last encore was played for one could have listened to this sort of thing all night.

THE concert given by the Choristers of the Canadian Singers' Guild last Saturday night in Eaton Auditorium showed very conclusively the folly of mistaking the means for the end. Their virtuosity is considerable, and is apparently the only reason for their existence. Given such free rein it can only lead to the production of monstrosities. But there can be no denying that the choir follow their leader, Mr. Bates, very well, and have a fairly wide variation of tone. The assisting artist at this concert was Ruth Ray, the American violinist, who was a pupil of the late Leopold Auer. She is one of the most technically brilliant women violinists I have heard, and though the slower numbers seemed to lack vitality and to be dynamically weak, even here there was great purity of outline. She contributed two groups to the concert, the first consisting only of Saint-Saens' Havanaise, and the second of five shorter numbers which included the popular Hora Staccato by Dinicu transcribed by Heifetz. In perfection of playing it fell very little below that displayed by Heifetz earlier in the week, and the audience insisted on its repetition. The most interesting number of this group was Sumare by Milhaud, one of that group of French composers known as "Les Six". It was less startling than one had suspected it would be, and Miss Ray gave it an excellent performance. The group concluded with Novacek's Moto Perpetus. Weldon Kilburn made his second appearance in this hall for the week by playing Miss Ray's accompaniments.

THE Toronto Conservatory of Music is very wisely now advertising the recitals by Advanced Grade students; for these recitals have changed their style somewhat in the last year, and are no longer an overlong jumble of ill-assorted display pieces, but have a definite musical value. Their particular interest is, of course, in observing professionals in embryo, as it were. Also one never knows what may turn up. One may take it for granted that all who appear on these programs have been competently taught and have attained a fairly high standard; but there may be one or even two who by virtue of their own talents or even genius—are really outstanding and will later be heard from. Even should there be none such, the evening is not wasted, for there is nearly certain to be played or sung music which is new or unfamiliar. At the recital given the other week, for instance, Esther Hoffman played Nos. 1, 2, 3, 4 and 6 from Miaskovsky's Verzilbte Blätter, a work completely unknown to me. It was played in a technically competent and clean-cut fashion. Geraldine

(*Continued on Next Page*)

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THE FILM PARADE

BY MARY LOWREY ROSS

TARZAN ESCAPES

WATCHING the latest domestic set-up of the Tarzans—the elephant elevator, the peeled birch solarium, the vegetable fibre windlass, etc.—you will be impressed by the ease with which Tarzan and his Mate (Johnny Weismuller and Maureen O'Sullivan) get along without civilization. If you are sufficiently impressed you won't perhaps be sympathetic with the other point of view—that civilization could get on wonderfully without Tarzan and his Mate. It is true that grown-ups are just as avid as six-year-olds for the Tarzans, and that the whole Tarzan epic somehow appeals to the child-spirit of America. Well, all I can say is that the child-spirit of America is badly spoiled. It has had the movies to play with for so long now that it can't be satisfied except by elaborate adult variations on childish ideas. The Tarzan pictures are in the same class as the kiddie-scooter (on sale at Abercrombie and Fitch, New York), equipped with a motor, enabling the kiddies to cruise the sidewalks at a maximum speed of thirty-five miles an hour.

Thus the simple ingenuities of Nature in Africa—the wart-hog, the zebra, the hippopotamus, the water-buffalo—are no longer satisfactory to the child-spirit of America. It has to have pre-fabricated monsters swimming in a bubbling sea of library-paste, crocodiles breasting the African streams with, apparently, motor attachments to their sterns, monkeys cooking the roasts and serving the drinks and Maureen O'Sullivan and Johnny Weismuller chattering and swinging among the tree-tops, mad as monkeys. . . . In the meantime Metro-Goldwyn-Mayer, having committed itself to the Tarzan epic, must go on like a bewitched Santa Claus inventing and pouring out more and more wonders. With "Tarzan Escapes" barely on the screen, it is probably wildly at work at this minute on the next Tarzan episode—more and more apocryphal animals, huger and crazier African scenery, stranger and stranger variations on the simple life of the jungle. There is a touch of fever and desperation about the whole business; as if the Tarzan producers were afraid that if the child-spirit of America doesn't get what it wants on Christmas morning it will lie down on its stomach and have a screaming fit.

There must be other adults who feel as I do while watching the Tarzan pictures; almost ready at moments to spring to their feet and give the Tarzan yell just to relieve the monotony and their feelings. None of us do of course. We are all cowed by the child-spirit of America. We all submit and follow where it leads us. Have you been to see Tarzan? If you haven't, be sure you will some day. Sooner or later everyone is drawn into the Tarzan cycle. Curiosity will take you there, or indifference, or the love of your little ones; or you may simply be sucked in while passing the lobby. Tarzan himself, being indestructible, always escapes. But there is no way, apparently, of escaping Tarzan.

In his latest picture Tarzan is locked in a steel cage, rolled down a rocky cliff and left apparently lifeless at the bottom. But a friendly elephant comes along, carries him, cage and all, to a nearby stream and douses him gently up and down, as though he were wilted lettuce in a collander. Tarzan revives and sends for another elephant and the two rescuers soon pry the bars apart and set him free for more adventures. It's a wonderful exhibition of manly strength and animal sagacity. Johnny Weismuller has never looked more magnificent and Maureen O'Sullivan has never given a prettier display of suburban manners in the treetops. But you won't get me into another Tarzan picture. Not, at any rate, till next year and not without a couple of elephants.

AFRICA speaks again in "The Song of Freedom," starring Paul Robeson. Mr. Robeson in this picture is an English dock laborer who can't make himself contented about his work because the call of Africa is in his veins; the old Tarzan call. So when the world finally opens out to him he returns to Africa and the tribe of which he is hereditary king. There he is much upset by the unsanitary habits and savage tribal ceremonies of his subjects and lectures them so severely that they decide to get rid of him with as little ceremony as possible. Mr. Robeson, however, is able to extricate himself and to return before the end to the European concert stage. He isn't very fortunately cast in this production, being much too genial and amiable to suggest the fussy official visitor who goes about upsetting routine and examining the sources of drinking water. He is happiest, of course, when he is singing ("Lonely Road," "Sleeping River," the finale from "Emperor Jones," and "Song of Freedom"), but he isn't allowed to sing except at the beginning and end of the picture. Instead he must act, and act in ways that are obviously foreign to his taste. . . . "The Smartest Girl in Town" is the second part of the bill. It's about a beautiful photographer's model (Ann Sothern) and her adventures with a male model (Gene Raymond). The chief comedy episode is when Miss Sothern gives Mr. Raymond a shampoo. I stayed till the end of the shampoo, chiefly because I wanted to settle a point I have been wondering about for years: whether or not Mr. Raymond has naturally wavy hair. It seems to be naturally wavy, all right.

MR. A. S. LEWIS, whose Choir of St. Simon's Church will present an attractive program of Christmas Carols in Eaton Auditorium next Monday evening. The program is divided into four groups each with special costuming and scenes.

MUSIC

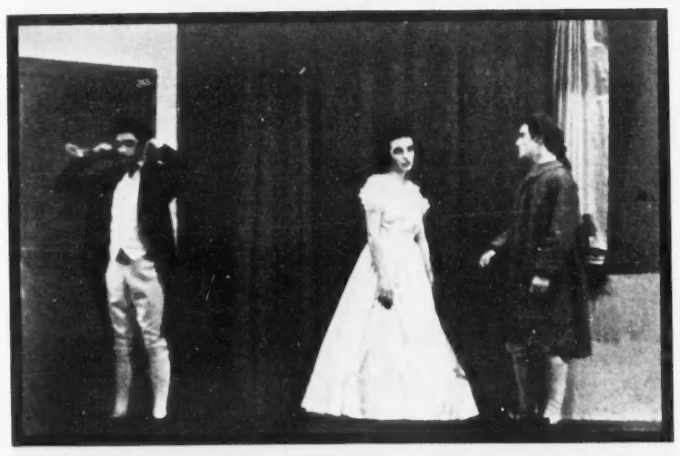
(*Continued from Page 6*)

Cooper opened the program on this occasion with four Bach organ works. Her musical work is on the whole so clear and smooth that it rather showed up pedaling less incisive. But her work is decidedly good enough to be worthy of criticism. Chopin's Polonaise in A flat major played by Gertrude Labovitz came next. It was a little dull on the whole, but the rather difficult octave passage for the left hand was very good. Next, Nora Conklin sang two songs of Schubert. Her voice is of fine quality and power, but is at present a little uncontrolled both in volume and vibrato. Dorothea McLaughlin, next on the list, played the Allegro Moderato movement from Bruch's concerto in D minor for violin, displaying an extremely clean left-hand technique. I do not believe there was one sour note. Esther Hoffman came next, and then Miriam Haines sang a recitative and air by Arne, and Haydon's "With Verdur Clad". She showed what can be done with a voice which is nothing remarkable. But though small, it is clear and sweet, and her enunciation is better than much one hears from professionals. Thus far one listened to the competent and good. With the last number one entered the realm of true artistry, however; not polished artistry, perhaps, but genuine and innate most certainly. This was Fredda Bradley's playing of the Vitali Chaconne. Technically this difficult work was far from flawless. But the player gave to the audience something emotionally complete and beautiful as only the real artist can. In a few years this child will be heard from, or I am much mistaken.

WOMEN'S MUSICAL CLUB

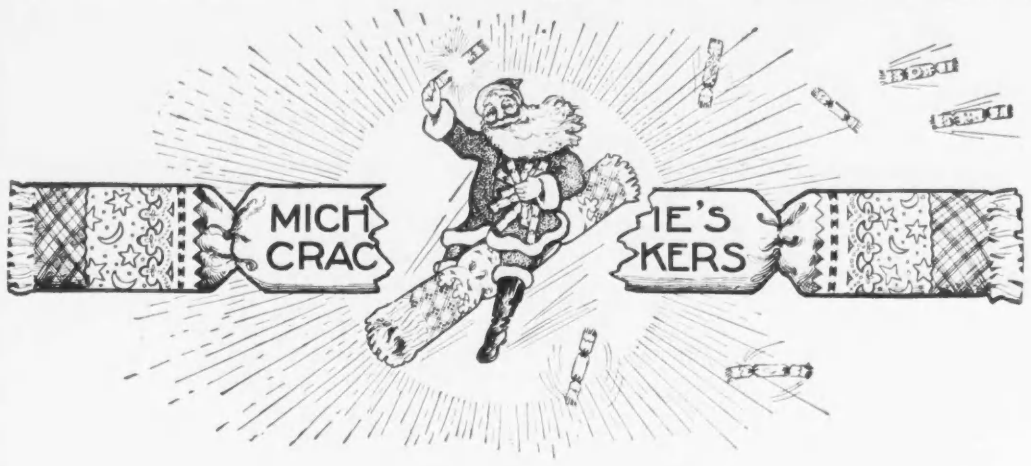
BY S. L.

MARGARET BROWN, pianist, was chosen by the Women's Musical Club as the Canadian artist for this season. It would be hard to think of a better choice. Miss Brown opened the program with the Bach Fantasia and Fugue in G minor. This was played quite in the grand manner and was technically good. The two Gluck numbers were less satisfying, as the sustained tone was not always adequate to keep the melody flowing. Beethoven's Thirty-two Variations were much better, a really fine performance with a good choice of tempos, the whole thing truly interpreted with absolute sincerity. This and Pinto's Memories of Childhood were decidedly the two highlights of the concert. There was hardly enough of romance about the Schumann Sonata, and the Andantino Movement was rather overphrased so that the outline of the whole was lost in the attention to detail. The Rachmaninoff Prelude was very finely done and the audience insisted that it be repeated. After the "Naila" Waltz by Dohnanyi had been very brilliantly performed, several encores were demanded, and Miss Brown included the "Revolutionary" Etude of Chopin. Throughout the concert Miss Brown showed a careful attention to detail and great sincerity. Her pianissimos were lovely, but sometimes in the climaxes her tone was rather uncomfortably hard. There is a fine breadth of style about all her work.



CHILDREN'S PRODUCTION. Scenes from "The Princess and the Swineherd", presented at Margaret Eaton Hall by the Toronto Kindergarten Society under the direction of Mrs. Dorothy Goulding.

—*Photos by "Jay".*



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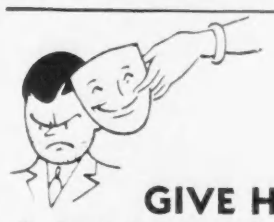

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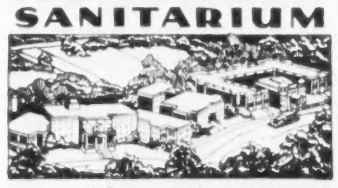

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"Baron Stein, Enemy of Napoleon", by Constantin de Grunwald, translated from the French by C. F. Atkinson. Toronto, Nelson. 321 pages, illustrated. $4.50.

BY FELIX WALTER

IT IS A PRETTY safe guess that the shade of Freiherr von und zum Stein looks down approvingly from some Germanic Valhalla on the work of the Austrian house-painter, Adolf Hitler. The two men differ in many respects; Stein was retiring and aloof and had little of the demagogue about him, though he understood the mechanism of national hysteria and was to be chief artificer of the *levée en masse* which overwhelmed Napoleon in 1813-14. Their common ground, on which all differences disappear, is their passionate, single-minded vision of a great, united Germany, based on mystic concepts of blood and race and dominating all Europe. But Stein and Hitler not only marched towards the same goal, there is even a striking similarity between the problems and the methods of the Chief Minister of Frederick William III and those of the Fuehrer-Chancellor of the Third Reich. Both had to whip up a nationalist spirit of resistance in an impoverished and beaten Germany, and, if anything, the task confronting Stein after Jena was harder and his prospects less promising than Hitler's at almost any stage of his career. Both displayed a similar contempt for parliamentary democracy, though, if you put them side by side, the early nineteenth century Stein seems a good deal more liberal than his twentieth century double. Stein, after all, turned the Prussian serfs into free citizens and never tired of denouncing the absolute powers of the German princelings. Stein and Hitler also share a singular elasticity of conscience with regard to trifles like treaties and Stein's latest historian, the Russian Constantin de Grunwald, is fully aware of the parallel when he quotes Stein's defence of the "scrap of paper" theory in a letter to the King: "If your Majesty signs the treaty meaning to carry it out, the result will be . . . the impoverishment of the nation, resentment against the government and the complete subjection of the country to the evil will of the Emperor of the French. . .If on the other hand your Majesty signs it meaning to break it at the proper moment . . .Your August Person will surely be employing a ruse to deal with a brutal and criminal force." Even recent developments in German foreign policy were foreshadowed by Stein who, as Treitschke pointed out, always dreamed of a united Italy allied to a united Germany hemming France into a corner.

But the most entertaining and at the same time the most disquieting common ground between Stein and Hitler is their hatred and misunderstanding of France and the French. "Mein Kampf" is built round the central thesis that France must be destroyed and it is significant that its author has never permitted a French translation of his book to be published. Stein's hatred was no less absolute, but it can appear amusing at this distance, the more so as he so often gave expression to it in letters he wrote to his wife, invariably in French—and bad French at that. As early as 1795, when he witnessed the exit of Custine's troops from Mainz, he wrote, "The expression of insolence, pride and immorality that one could read on the faces of the French garrison, was simply intolerable; there was not a face among them that could attract one's sympathy." And much later during the years of exile in Prague he devoted his surplus energies to invectives against "that accursed race, light, frivolous and immoral, of the French, half tigers and half monkeys." At the moment the light, frivolous, immoral tiger-monkeys were giving a pretty good account of themselves at Wagram.

Beside this life-long crusade against a whole nation, Stein's vendetta with Napoleon seems a very incidental performance. His favorite epithet for the Emperor was "the great Crocodile" and Napoleon returned the compliment by issuing a special Imperial Decree branding Stein as an Enemy of France. There were better and more vindictive haters than Stein; Pozzo di Borgo for instance. But then Pozzo was a brother-Corsican.

M. de Grunwald has not only traced a composite outline of Stein's career, the first to appear in English since J. R. Seeley's nearly sixty years ago, but he includes some excellent and colorful chapters on the court of Czar Alexander where Stein plotted during the year of the disastrous French invasion, and of the Germany of the awakening, the Germany in which Schleiermacher preached and Fichte philosophized. There are portraits of the Hanoverians Hardenberg and Scharnhorst, the Saxon Gneisenau and other "foreign" creators of the New Prussia. Stein himself came from Nassau. The author perhaps overestimates the concrete value of Stein's reforms, many of which were to remain mere paper edicts until the Revolution of 1848, or even until Bismarck's day, but his book is a valuable one and singularly timely.

"CONVERSATION PIECE". G. K. Chesterton, Hilaire Belloc and Maurice Baring. Mr. Chesterton's Autobiography was recently reviewed in these columns. (From the painting by H. J. Gunn.)

MISS STEIN WRITES

"The Geographical History of America", by Gertrude Stein. Toronto, Macmillan. $3.

BY LUCY VAN GOGH

YOU cannot teach an old dog new tricks, but you can an old language. Gertrude Stein has been trying to teach the English language new tricks for about twenty-five years. They were very difficult tricks. For the first ten years the English language hung its head down and refused to do anything about them. Miss Stein was not discouraged. For the next ten years the English language showed a little more interest, occasionally pricking up its ears and dashing at the hoops which she held up before it, and at rare intervals getting through some of them. Miss Stein became jubilant. For the last five years she and the English language have been getting on splendidly together, and she has taught it quite a lot of new tricks which it will never forget. It will forget, and we shall all forget, who taught it to do them, but Miss Stein does not care about that, all she cares about is that it should do the tricks.

The ideas of one human mind cannot be communicated to another human mind, although there is in human nature an intense desire to communicate them. That is a very old idea, stated in a very cold and unimpressive sort of way. But listen to Miss Stein making the English language state that idea in a new and impressive way:

"But anyway any man that is women and children can talk all day or a piece of any day, dogs do too not in the same way not quite in the same way and that does make some difference between human beings and dogs.

"I wish I could say that talking had to do with the human mind, I wish I could say so and not cry, I wish I could."

This book deals with the relation between the human mind and the universe. The human mind seems to be in the universe and yet it does not seem as if it ought to be in the universe and this is extremely puzzling. Miss Stein seems to have something to say about the human mind and the universe and she seems to be teaching the English language to say it. It is a good language and she is a good teacher. I wish her luck.

HOGBEN'S PROLIXITY

"Mathematics for the Million," by Lancelot Hogben. Toronto, Nelson. 647 pages and 197 figures. $3.75.

BY W. E. ROSS

A TEXTBOOK of popular mathematics is immersed in a commentary that owes a little to Spengler and a good deal to the interpreters of Karl Marx. It is accordingly imbued with a curious taste for paradox that may be profound but seems merely confused and inconsistent. Professor Hogben is not, thanks be, a flat-earthist, but he is anti-Greek, also anti-Euclid, anti-priesthoods, anti-the German language. He is against the Greeks because they "idealized" and got away from the "real world." So his pronounced preference for the more "practical" science of the Babylonians and Egyptians leads him into the odd position of upholding a science that was the work of priesthoods, which like Voltaire, though a little later, he hates cordially, as against Greek science which was not the work of a priesthood. And to counteract the fact of an earlier Greek science, more practical than the speculations of the abhorred Plato, he informs us that this earlier Greek science wasn't Greek at all, on the ground that some of its leaders were not born in Greece proper, like saying Katherine Mansfield wasn't a British writer because she was born in New Zealand. In the name of "practical" as against "pure" geometry much space is devoted to what the author calls "the limitations of Euclid." "It (Euclid's geometry) ceases to be useful when we want to know the position of the furthest nebulae in the constellation of Ursa Major" ignoring the inconvenient fact that Euclidean geometry is practicality itself compared with the modern criticism of it which has been a matter of the "purest" theoretical mathematics. Here again the author's hatred of the Greeks has led him into a topsy-turvy position. He is distinctly against the German language (really because Hitler speaks it): "The fortuitous prolixity of German diction can be used to befuddle sense and decent people till they believe that Hegel's dialect makes sense and Jew baiting makes a nation prosperous." Since Hegel's dialectic has usually been taken as the ancestor of the Marxist dialectic (communist) and Jew baiting is a phase of fascism, Professor Hogben has it both ways at once here. Like the cub reporter's message about the railroad wreck, "all is confusion." Such mental shoddiness vitiates an otherwise useful explanatory treatise on arithmetic, algebra, geometry, the calculus, astronomy, often very interesting in its historical details. But the prize remark in the book is, concerning the old problem of Achilles and the tortoise, "Achilles caught up with the tortoise at the Reformation which took time away from the priests by taking the saints out of the calendar." A typical hogbenism.

MEANING OF LIFE

"Two Years," by Alberto Albertini. Toronto, Macmillan. 495 pages. $2.75.

BY L. A. MacKAY

THIS is a thoughtful, serious, and distinguished work. It is probably not destined nor even intended for indiscriminate popularity, but those who are interested in the abiding problems of the religious mind as it faces the varied claims of itself and the outer world, may find in it a story of continued interest and no little food for reflection. The author has the distinction, none too common in philosophic novelists, of knowing something about novel-writing and about philosophy as well. These two qualities of mind are indeed so dissimilar that it is not surprising if they are infrequently found in the same person, though the example of Plato shows that they are not completely incompatible. Mr. Albertini is not indeed another Plato; but he can create convincing characters, and show them as capable of sustained and connected thought.

The theme is taken from an old Christian legend, but quite freely handled. A pampered, self-centred, somewhat priggish young man, with elements in him at once of the sensualist and the mystic, but with too little experience of life to have a definitely formed character, is by a miracle, on his death-bed, granted a two year lease of life. It is only after this reprieve that he begins seriously to face life. How should, and how would, such a man, or any man act? By this device of isolating the character, and providing him with a free choice, within a definite time-limit, of the various potential activities of adult life, the author dramatically isolates the problem: what, if any, is the meaning of human life in the universe as we know it? A large number of clearly-drawn and varied subsidiary characters permit a many-sided approach to the problem, and though the scene is set in Rome of the fourth century, there is no feeling of remoteness or irrelevance to the problems of our own time.

The essentials of the problem are indeed very little a matter of this century or that; the form in which the questions are raised and answered varies from generation to generation, but the substance remains the same. Yet from the standpoint of dramatic plausibility, the period was well chosen, for it was one of the most active in the history of Christian speculation, and sound historical warrant could be cited for even some of the most modern-sounding theories. This dramatic presentation of the unceasing conflict between human passions and the obscure intimations of an eternal destiny may be confidently recommended to all readers who, dissatisfied with either pure materialism or superficial spiritualism, are willing to think as they read, and to ask themselves not only: what must I do to be saved? but: what do I mean by "being saved?"

AMERICAN HISTORY

"A New American History," by W. E. Woodward. Toronto, Farrar and Rinehart. 900 pages. $4.00.

BY EDGAR McINNIS

THERE is an old Chinese proverb—or is it Scandinavian?—that a civilization may be judged by its historians. There are few professions which offer a greater challenge to popular toleration. In company with religion and economics, the field of history is a battleground of sturdy prejudices and emotional preconceptions which have an active meaning for contemporary society. The myths which underlie the cultural and social

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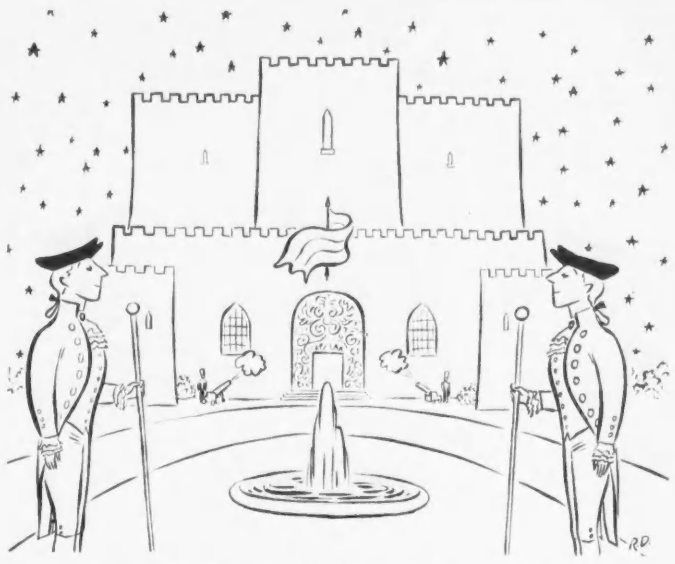

AN ILLUSTRATION FROM "MISS CARLOTTA". (Oxford Press.) This children's book, reviewed recently in these columns, is the work of two Canadians, Lionel Reid and Richard Taylor.

outlook of a nation are not to be touched with impunity. It is only when the spirit of a community is permeated by a sane scepticism and an intellectual flexibility that the light of cold reason can safely be thrown upon the idols of the tribe.

The United States at the present time is fortunate in its historians. Few things indicate more clearly the intellectual maturity of the nation than the development of historical writing during the past generation. The names of Beard, Muzzey, Schlesinger—to take arbitrary examples—stand in the first rank of scholarship. A freedom of investigation, an honesty of presentation, an iconoclasm not for its own sake but for the sake of truth, characterize their writings. Such admirable qualities are bound to give wide offence, and the activities of such defenders of tradition as Big Bill Thompson are still of recent memory. These manifestations are significant; but even more significant is the fact that they had so little effect.

Mr. Woodward has already made his contribution as a debunker, notably in his biographies of Washington and Grant. His present volume is an effort to define the chief currents of American history and to show the way in which the traditional pattern of American life has persisted in its influence over the national development, and also the respects in which that pattern has been modified by changing conditions and the emergence of new problems which it was inadequate to meet. He is thus trying less to give a factual outline of American history than to trace the factors which have gone to the making of the modern republic and to illustrate their operation through the various stages of this development.

His general approach is thus very similar to that adopted by Beard in his "Rise of American Civilization" and by Adams in his "Epic of America." Offhand, one would be tempted to feel that a volume of this type must justify itself by offering a philosophical approach different from that to be found in its predecessors. I am none too sure that Mr. Woodward has succeeded in doing this. It is true that he does not follow the "American dream" theory of Mr. Adams, and that his stress on economic factors is perhaps more flexible than that of Mr. Beard. But it is also somewhat uncertain in its ultimate implications; and for all his hostility to the misdeeds of capitalism, Mr. Woodward has not entirely succeeded in discerning a consistent thread which might bind together the fabric of his story.

This book, however, has other justifications. Chief among them is the author's gift for vivid narrative. His style may not always please, but it is admirably successful in holding the reader's attention. He has a talent for imaginative phrases and for the use of illustrative material whose revealing nature illuminates the picture he presents. The scholar may occasionally find his story superficial; the conventional reader may sometimes be shocked by his comments or his conclusions; but no one who has any interest in his theme will find this volume anything but eminently readable.

It is true that these virtues are accompanied by defects, some of them serious. He is at times abrupt in his judgments and not always completely accurate in his statements. His view of American foreign relations is inadequate throughout—indeed, the sole reference to Canada in the index is for the period of the Revolutionary War. He practically ignores the agrarian revolt which was such a major theme of American political and economic development in the latter part of the nineteenth century, and his treatment of such topics as constitutional development and the expansion of high finance and the problem of state regulation is scanty in the extreme. These are grave omissions; and it says much for the positive merits of the book that in spite of them it offers a colorful and vivid picture of the growth of the United States whose soundness is only slightly modified by its incompleteness in the aspects I have suggested.

CARLGUSTAV KROPP, whose appointment as German Consul for Ontario was announced recently by Ludwig Kempff, Consul-General in Montreal. Mr. Kropp, the first German Consul to be located in Toronto since the war, will continue to be associated with the Hamburg-American-North German Lloyd, Toronto.

MERCY AND TRUTH

"Eggs & Baker," by John Masefield. Toronto, Macmillan. $2.50.

BY MARIE CHRISTIE

THE Captains and the Kings depart but the old traditions remain in the world of the British novel, too. The author who writes from a compassionate heart of the evils he sees in contemporary society is still with us. From Dickens to Galsworthy we have never been without a social reformer presenting his case in novel form.

The Poet Laureate is the latest to take up the burden. While "Eggs & Baker" actually deals with justice as she was dispensed in the English countryside toward the end of the eighteen hundreds, it is also an ardent plea against injustice today. The Baker who lost his business because he was a humanitarian with liberal ideas about politics and economics is as important a part of the Masefield argument as the poor half-witted Magpie who was hanged for a crime he did not know had been committed.

Like Galsworthy, Masefield can wrap up his argument in a good story, and both know all about the manners of a Court of Law. The chapters dealing with the Magpie trial are real and moving, though there will be many readers, I feel sure, who will get a lot more fun out of the small boys' improvised bull-fight in the meadow earlier on.

Here is life in an English village described by a man who knows it with his heart as well as with his head. It is a life that has changed extraordinarily little over a long period of time. Mansell, the devout baker, and his wife Tryphena, might still be found in any little English town. Mansell's ideas about fair play for the under-dog are perhaps a little more extensively disseminated, but it is just a question if they are being put into any more concrete form now than they were when that difficult citizen is supposed, for the purposes of Masefield's story, to have lived.

In easy, accurate prose Masefield the poet tells of Mansell's shock at the arrest of the poor Magpie as accomplice in a murder, of the subsequent trial, grave and considered verdict, incarceration of Mansell for contempt and the ruination of his business. It makes less grim reading than it sounds and a happy ending comes up to leave a final cheerful impression. If it all wouldn't create a reputation for anyone as a great novelist, neither will it shake Mr. Masefield's quiet fame.

A SIMPLE STORY

"The Might Have Beens", by Anne Capelle. London, Ryerson. $2.00.

BY A. L. JACOB

"The star is lost we once have seen,
We always may be what we might
have been."

THIS couplet, quoted as the theme song, is more optimistic than the central thought running through "The Might Have Beens". As we follow Johnny Stock through his uneventful but interesting childhood and young manhood, it would seem that Fate took a perverse pleasure in making him just miss all his deepest wishes in life. In fact, we see the same elusiveness in the hearts of most of the people whose lives were woven in with his. Quite subtly it is shown, however, to be a matter of character rather than fate. Johnny was a dreamer, not a man of action. He allowed circumstances to form his decisions. Because of that quality, he remained at work he did not like until he realized the drift and then made an abrupt change which was no more carefully thought through than his previous action. Nor did he recognize love until it had drifted into his life and out again. And so we leave him, undecided, at the dividing of the ways.

The opening chapters of the book about Johnny's childhood are quite delightful. The figure of the grandfather, who so soon passes out of the picture, remains, clearly etched. It is a simple story about real people, but not important.

LAND OF LIBERTY

"Tradition", by George F. Hummel. Toronto, Longmans, Green, 430 pages. $2.50.

BY WILLIAM M. GIBSON

LONG and intricately-woven is this portrait of the physical and mental growth of a composite town on the eastern seaboard of the United States, by the author who gave us "Heritage" a year or two back. Mr. Hummel deals with the progress of Norwold, and its inhabitants, during the twenty-one years from 1914 to 1935; he shows how the town itself mellows with the years, how some of its people rise and others fall, and how changing conditions during the period affected both the Norwolds of our acquaintanceship and the people who dwell in them.

Because of a greater degree of interrelationship than is usual in a place of the size, the people of Norwold were more closely bound together than is generally the case. Margaret Howell, in whom we are asked to be especially interested, is a common young woman whose left-handed connection with Norwold's better families gives her an unusual opportunity for making occasional forays into their society; indeed, Peggy gets around a good deal more than one would believe to be possible, all things considered.

It is perhaps unfortunate that Mr. Hummel's background should be so much clearer and more alive than his characters; interesting though they may be, places like Norwold abound in America's regional literature, and the result is that one lays down "Tradition" with a feeling that one has not gained very much, one way or the other, and with a regret that "Heritage" could not have been provided with a successor more worthy of it.

In brief, "Tradition" contrives to be neither particularly convincing nor particularly exciting, to readers whose lives and interests are outside the immediate confines of the limited section with which the book is concerned.

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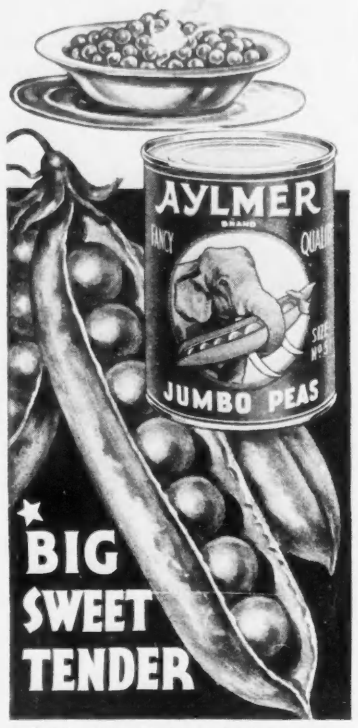

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BROADWAY THEATRE

BY JOHN E. WEBBER

IS THE power-of-the-press becoming one of those pleasant fictions? A month ago, against eighty odd per cent of its national power, raised to the 'nth degree, a President strode majestically into the White House by unprecedented majorities. Currently, against the almost unanimous panning of New York critics, Leslie Howard's "Hamlet" is playing to capacity audiences, the actor himself receiving an ovation, and obliged to make a curtain speech, after every performance. Comparison between his and Gielgud's performances was perhaps inevitable but a choice, thank God! was not, at least not to this observer. On the contrary, we were moved to congratulate a season that could at the same moment offer two Hamlets, done by two first-class artists, differing far more in interpretation than in intelligent approach or acting quality. Gielgud's *Hamlet* you know. That he has made the hackneyed old play a new and exciting adventure in the theatre of today is a feat not to be overpraised. Howard's is far quieter, quiet to the point of understatement, deliberately chosen in the interest of naturalness and modernity. Also chosen perhaps in the wisdom of staying within the limits of his own personality. But, while this may disappoint those who think of the great soliloquies in terms of the conventional eloquence of a Forbes-Robertson or a Hampden, it will not disappoint ears still sensitive to their poetic beauty. Howard's production and supporting cast, moreover, are all one could ask, his *Ophelia*, for instance, in the person of Pamela Stanley, the best we recall. On these points, at least, critics are agreed.

NOTWITHSTANDING the failure of such former contributions as "Night Must Fall" and "St. Helena," London is still doing her bit, several bits in fact, for the current season. Since our last report she has given us "Black Limelight," another psycopathic murder study, a revival of Wycherley's "The Country Wife" and using it from the housetops! Noel Coward's series of one act plays, "Tonight at Eight-Thirty," the event *de luxe* of the season. Moreover, her famous Savoyards have been importuned to remain and continue their heavenly chorting over the holiday season. This is the third extension of their visit in response to popular demand. Also, while native effort still lags, comes "Matrimony Pfd.," a Louis Verneuil comedy which Grace George and A. E. Matthews make radiant with their acting, and a revival of "Hedda Gabler" with Nazimova greater than ever in the great role.

"Black Limelight," by Gordon Sherry, returns George Curzon, he of last year's "Parnell," in the dual role of a reputable London barrister and murderer. The more sinister role is the result of an eye ailment known to the profession as nyctalopia. Victims of this disease, it seems, not only see quite comfortably in the dark but are moved on moonlit nights, to strangle and pluck out the eyes of girls who cross their path. In a seaside love nest one such murder has been done and left the traces of suspicion pointing directly at a philandering husband, seen there with the victim on the fatal night. How he is eventually cleared and the guilty one discovered, in the London barrister is the thrilling story. Winifred Lenihan as the wife who exposes the killer and Alexander Kirkland as the erring husband, are the other leading contributors to these harrowing proceedings.

"Matrimony Pfd." is a typical French intercomedy, by which we mean that it is naughty, witty, amusing and, in the popular definition, highly sophisticated. To this warning we hasten to add that in the hands of such capable exponents of sophisticated adventures as A. E. Matthews and Grace George it is a welcome contribution to a not too unfruitful season. In fact it is not under any circumstances to be missed. Gerald Lossing (Grace George) up to the eve of the play has failed to lead the life of her former lovers afterward. Married for years to such successive wives they have precipitately fled at the approach of head ties. Victor Marchand (A. E. Matthews), their son, is, however, a present hope of such wedlock and marriage plans are afoot which a neighboring siren, calling of a more youthful embrace, seeks thereafter their disruption. Desperate, she calls upon her illegal, of course, son, a promising young doctor and carefully married, to take over the situation and the embraces. This he does so, while heartedly that the only accounting problem is to reconcile his wife to this new conception of filial duty. All, however, ends happily and no harm done.

AFTER all, when it comes to dirt than old Restoration comedy of Wycherley's, "The Country Wife" makes this or any French farce look like a polite charade. But, of course, Wycherley's is ancient dirt, with the centuries behind it to hallow it even as the dust of the sinners who once lapped through its dirty world is hallowed. But, to get to the news. First presented at Drury Lane in 1763, "The Country Wife" had a London revival early this season with New York's own Ruth Gordon as the blind sinner, *Mrs. Pinchwife*. This bawdy exercise caught the eye of the shrewd Gilbert Miller and, along with Miss Gordon, he has brought it to New York, dressed it in the finest silk, pruned it neatly for ladies who may have forgotten their fans, given it careful casting and set it rollicking in gayest trappings on the stage of his own theatre. And anyone who doesn't enjoy it, dirt and all, had better see a doctor.

Lives of great men have not greatly rewarded their stage sponsors this season. Edgar Allen Poe in "Plumes of the Dust" and Napoleon in "St. Helena" were speedily returned to the oblivion from which playwrights sought to rescue them for a new generation. But, in spite of these reverses, the courageous Theatre Guild is now presenting "Prelude to Exile," a play by William McNally based on the life of Richard Wagner wherein his genius, his loves, his tantrums and his rogueries are set forth. The play takes up the story with his writing of *Tristan* and his frustrated plans for elopement with Mathilde Wesendonck, his present inspirer. Wilfrid Lawson, last seen here as the florid barrister in "Libel," presents an admirable portrait of the composer. Lucile Watson is Countess Marie D'Agoult, Evelyn Varden the jealous, biting Minna, his wife, who knew Wagner the poseur but failed to appraise his genius, Eva Le Gallienne, the sacrificing Mathilde, and Miriam Battiste, the then young Cosima who, for historical continuity, enters the picture.

ON BROADWAY. Noel Coward and Gertrude Lawrence in "Ways and Means", of "To-night at Eight-Thirty", the event de luxe of the New York season.

IN "Tonight at Eight-Thirty" Noel Coward presents on alternate nights three programs of three of his one-act plays each. The first group brought "Hands Across the Sea," a story of a pair of London swells who mistake the identity of two guests; "The Astonished Heart," a psychiatrist who falls in love with a lady not his wife; "Red Peppers," two vaudeville performers given to quarrelling with each other and everyone else. The second group brought "We Were Dancing," a brief but burning love episode; "Fumed Oak," the story of a hen-pecked floorwalker who turned on his tormentors, and "Shadow Play," a fantasy in which an overdose of sleeping tablets performs the miracle of reunion. The third group brought "Ways and Means," a piece about two impoverished dilettantes on the Riviera; "Still Life," a tortured love affair between two married people, and "Family Album," a costume comedy of manners. Pick any one of these groups and you will enjoy the most glamorous entertainment the contemporary theatre has to offer. See all and die happy.

His accomplice in these glamorous events is, of course, Gertrude Lawrence and, for such occasions, a more radiant star you will scan the theatrical firmament in vain to find.

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THEATRE

BY W. S. MILNE

"PINOCCHIO"

THE Children's Theatre of New York presented "Pinocchio" in Eaton Auditorium last Saturday afternoon. Like most adaptations of children's stories rich in fantastic incident, this play version of Collodi's delightful fable seemed terribly episodic and fragmentary, to a grown-up at least. Ian, however, aged four, seemed to approve very highly of everything in it, although he was a bit disappointed at being given only an interior view of the shark. The animal figures impressed him greatly, and so did the making of Pinocchio with hammer and chisel in the opening scene. Perhaps it is hardly fair to send an adult to criticize a production designed for children but, being there, I could not help feeling that in excellence of acting, makeup and lighting, as well as in childish appeal, our own local Children's Theatre, directed by Mrs. Goulding, has little to fear from expensive New York importations.

UNIVERSITY DRAMA

ON DECEMBER 1, at Hart House Theatre, groups from four Arts colleges of the University of Toronto competed for the President's Award, a trophy newly donated by President Cody for annual competition by Undergraduate Dramatic Groups. Professors Knox, Pratt and Norwood acted as adjudicators, under the chairmanship of Ivor Lewis. The verdict was awarded with wit and thoroughness by Professor Norwood to the Players' Guild of University College which presented Eugene O'Neill's lucrative horror, "The Rope." The setting suggested economically and beautifully the interior of an old barn and the lighting was particularly good. The makeups of the men were slipshod. Pat, for example, looked more like son than husband to the haggish Annie of Evelyn Cook, the strongest performance of the evening. Mayor Moore triumphed over immaturity as Abraham, and gave evidence of one day being one of our outstanding character actors. Caroline Wesley as the child, would have been more satisfying if more unpleasant. The production undoubtedly deserved the first place, and it is to be hoped that it will be entered in the Dominion Drama Festival. To Victor Lange goes credit as producer. St. Michael's College entry, "The Seventh Man," a supernatural piece with a cabin in the far north as setting, was runner-up. The six characters were clearly differentiated, in spite of mothy and improbable beards, and George Delhomme's work as Ed. was notable for its repose. The play depends for its success on the building up—and holding—of the consciousness of an unearthly presence. The creation of the atmosphere was achieved, but not sustained.

Trinity College did "The Farewell Supper" from Schnitzler's "Anatol" cycle, but its sophistication demanded a lighter and more understanding touch. Setting and lighting were adequate, but uninspired.

The significance of the evening lies in the fact that the President of the University, by his award, has given official recognition to undergraduate dramatics, and has placed his seal of approval on the excellent missionary work carried on by the University Drama Committee. One hopes that this is another step towards the establishment of a Chair of Drama, or even a Faculty.

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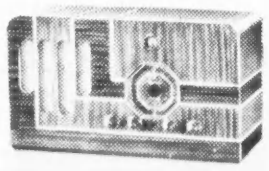

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A LITTLE TRIP TO RUSSIA

BY MARY AGNES PEASE

BEFORE I went to Russia, I had the idea that my visit there would be a jolly experience. Perish the thought! One is expected to visit that country with a *purpose*, and even the most casual visitor soon abandons any vague leanings towards frivolity, digs down in the old traveling bag for pencil and paper, and becomes a Taker of Notes. In time, if this practise of recording is persisted in, the Note-taker toys with the possibility of seeing himself or herself in print or gesticulating from a platform.

We were a party of eight Canadians, and our trip had the pleasant and intriguing title "A Tour of Interpretation." So far as I know, each member of the party was her own interpreter (I use the feminine pronoun as seven of our party of eight were women). This kept us very busy, as there is much in Russia that is bewildering to British subjects.

From the moment we arrived in Russia we became the wards of "Intourist," which state organization arranges the life of the traveler in the USSR, by rail, in hotels and in sight-seeing. There is a general idea abroad that the life of the traveler in Russia is regimented by Intourist, but we did not find it so. Two of us who found the daily trips to factories, hospitals, museums and the like a bit monotonous, broke away occasionally and went on little trips of our own in and about Leningrad and Moscow. The main difficulty in so doing was the transportation; we found it practically impossible to get automobiles for our purpose as they are exceedingly scarce, and the streetcars and buses are also limited in quantity and rather temperamental in movement. When one goes about under the aegis of Intourist all these difficulties are overcome, as this organization has a fleet of cars and buses for travelers.

INTOURIST also provides cicerones—mainly young women—who are glib exponents of the history of Russia and of its present policy. These women were better dressed than the average citizens. One wondered whether the exceedingly long pointed and very red finger nails which they all affected were an outward and visible sign of their desire to proclaim that they did not labor with their hands.

The astonishing contrasts in Russia are rather well demonstrated in the transportation. While streetcars and buses leave much to be desired, the underground railway recently completed in Moscow is a marvel of efficiency and beauty. Those responsible for it have solved the problem of providing fresh air for their project, and the whole undertaking suggests perfection.

For the most part, the hotels in Russia, especially in Leningrad, are monuments of inefficiency. Ours was designated as "first-class" and was very impressive from the standpoint of appearance within and without. There were marble halls and staircases, statuary, inlaid furniture and other grandeur suggestive of other days and other ways, but these failed to compensate for the fact that the hot and cold water taps in the bathrooms did not function, that the doors had broken locks, or for the general lack of cleanliness, comfort and ordinary service.

I HAVE yet to meet anyone who really enjoyed the food in Russia. The waiters in their dirty-white outfits were not suggestive of cleanliness in the kitchen, and they were incredibly slow in their work. The usual time taken up in obtaining a meal at any hotel was two hours, even if only two simple courses were ordered, and this no matter how few people were in the dining-room. In order to take part in the trips provided for our Tour of Interpretation we were often obliged to go on our way *sans* breakfast or lunch. Do not misunderstand me—there was plenty of food, such as it was—but it seemed to be languishing in the kitchen, and when it finally appeared one's patience and appetite and temper were lost. It was useless to complain, for in this matter particularly the formidable barrier of language provided the waiter with a shield and buckler.

On one occasion, after the usual lengthy wait, the waiter arrived bearing a large service of chicken heavily trimmed with pin feathers which was accompanied by a small cucumber as sole vegetable. The fact that we had ordered beef and a salad meant nothing to him. We expostulated, but he shrugged. We even tried our meagre store of French on him, but he walked away smiling. We ate the chicken!

IN CASE you might think we were unduly finicky about the food, I will record an amusing incident that occurred when we left Russia and arrived at the border in Finland where there is a large station with a splendid restaurant. Our train had a stay at this point of half an hour, and several of the members of our party and of a party of Americans in our car, hurried into the restaurant to get a "snack." I happened to be standing at the counter beside an American who was sniffing excitedly and who finally said to me "I may be dreaming, but I think I smell real coffee." The smiling Finnish maid understood and gave each of us a steaming cupful. She also brought a jugful of rich cream and some crisp coffee cakes. The American drank and ate and applied for more and more. Finally he put his empty cup down and gazing upwards sang in fervent voice: "Praise God From Whom All Blessings Flow," in which he was joined by every member of his party. He afterwards said to me apologetically: "You know I didn't think that I was so interested in food, but I just didn't like what I got in Russia. The hotels could hardly be described as the delight of gourmets or indeed of gourmands."

NATIONAL zeal is in the air of Russia. In the press, in their meetings, and on every possible occasion, the people sing hosannas to the memory of Lenin and to the government of Stalin. It is impressed upon the visitor to the USSR that this country had a revolution, that it has succeeded, that everyone has had to pay a terrible price for it, and that those who wen it mean to achieve the spirit and letter of what they set out to do. The people are so absorbed in their own problems that they have developed a devastating egoism and bitterly resent any criticism. This is hardly surprising when one realizes that they are more or less hermetically sealed against the outside world and in consequence have few standards of proportion. Progress is their watchword. They have given their strength to enormous burdens, but their heads are unbowed. I was interested to find that the workers know a good deal about the economics of other countries. When an American visitor chaffed a Russian about the fact that purchases made in the kiosks are handed out without benefit of wrapping paper, he said: "Yes, that is so. We cannot yet overtake that industry, but we shall do so, and perhaps we shall some day make the best and the most paper in the world. You do not think much of us," he continued bitterly, "but we do not admire some of your English-speaking countries either. You see, we hear that in one country they ploughed in eleven million acres of cotton and restricted the planting of wheat and other necessities because people were unable to buy them; that they burned tons of coffee and killed and burned cattle for the same reason. This must be true," he said, "because it was reported by the World Committee on Relief that millions of people died of starvation or committed suicide while these things that would have saved them were being ruthlessly destroyed." He gave other facts and figures, and then remarked with a wry smile: "I suppose these things are taking place in the name of capitalism and civilization? Unlike these countries we have no unemployment in Russia and no one is hungry today in our country." This "come-back" was met with absolute silence, but I think that many of those present felt like applauding the young patriot.

THERE are no church bells heard in Russia—no Sunday as we know it, either in name or observance. The names of the days of the week are never mentioned. Reference is always made to the days as the first, second, etc. Most of the churches have been turned into museums or anti-religion institutions. St. Isaac's Cathedral, in Leningrad, is one of these latter. This cathedral is one of the finest in the world with its columns of marble, malachite and lapis lazuli. Its enormous height permits the use of the Fouqueau pendulum which demonstrates the rotation of the earth. Our cicerone told us that everything in this museum, including this pendulum, was used to refute the teachings of the clergy and to demonstrate the triumph of science over religion. A rather gruesome sight in this edifice is two mummies, each in an open box—one had been a Cardinal and the other a kulak. According to our instructor, the body of the Cardinal had been found in the same condition in which it had been buried. Decomposition had been retarded because of some curious chemical condition of the earth. The body had been brought to the Cathedral and displayed by the clergy as an example of the power of holiness. After the revolution, the body of the kulak was found in the same type of earth and in a similar unchanged condition, although he was an unbeliever. Much is made of these incidents by the anti-religionists.

We met groups of wide-eyed school children in the Cathedral who were being instructed by teachers in the scientific explanation of phenomena as opposed to the teachings of the Russian church. At the present time there is greater moderation in regard to religious worship, but there is still a repressive aspect on the part of the USSR towards religion. There are no institutions for the training of priests and no religious group may carry on any kind of charitable or recreational activity.

WORK in the USSR is the obligation of each citizen capable of working, in accordance with the principle "He who does not work shall not eat," and "From each according to his ability, to each according to his work." One is startled by the youth of those in charge of important scientific work and of large industrial organizations. These young men and women are largely of peasant stock, and are for the most part survivors of the lean years of famine. Their future is planned with no uncertainty of direction and their purpose is unwavering, "the greatest good for the greatest number".

Prices are something to conjure with in Russia—butter is $1.50 a pound, oranges $1.50 each, and miserable-looking vegetables are sold at similarly high prices. The visitor does not look forward to an orgy of shopping because there is nothing desirable to buy. The boasted beauty of Russian handicrafts and needlework is not apparent in the general shops where only the crudest clothing and utensils are on sale. We went from shop to shop seeking Russian blouses but failed to find any that we considered worth buying. Eventually we discovered an exhibition of Ukranian handicrafts and found it possible to obtain some fine

(Continued on Next Page)

O, I KNOW

BY MONA GOULD

O, I KNOW
We'll go
To some perfectly *wonderful* place
And race
For a table!
As long as we're able
We'll dance and we'll dance.
Romance
Will glitter like tinsel and burn like champagne
And the flame of the candles will flicker and die.
But I . . . ?
I'd like to climb up to the top of a hill,
Still
And miraculous,
White with its snow;
Far below
Where the lights of the town are like frivolous stars
And ecstasy's purchased in bottles and jars,
The din
Of tin
Horns
Will be sharp in the night:
Flight
Is the thing!

High on the peak of some slumbering hill
The whisper of bells will exquisitely fill
Silence most white;
Here in the night
Will the New Year steal in
Thin:
Will the pine trees her green tapers be;
Steadfast the stars that are friendly with me;
Silence most white.

O, I know
We'll go
To some *wonderful* place,
And you'll never discern,
By the look on my face,
That I'm out on a hill
With a star in my hair;
Blow whistles . . . crash cymbals . . .
I really don't care!

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Matching the HIGHEST in Quality . . . Selling with the LOWEST in Price

FORD MOTOR COMPANY OF CANADA LIMITED

THE FIRST SCOTS

BY W. S. WALLACE

THE first considerable body of Scotsmen to set foot in Canada were the 78th or Fraser's Highlanders, who fought under Wolfe at Louisbourg and Quebec. There were, it is true, some Scots who found their way to Canada during the French régime—such as Abraham Martin, the farmer after whom the Plains of Abraham are named, and the Chevalier de Ramezay (or Ramsay), after whom the Château de Ramezay in Montreal is named, and the Chevalier de Johnstone, the Scottish Jacobite who was an aide-de-camp of Montcalm, and whose "Memoirs" are an important document relating to the conquest of Canada in 1759. But these are isolated cases. The first real immigration of Scots into Canada resulted from the coming to Canada in 1758 of the Fraser Highlanders and their disbanding in 1763, when about three hundred of their officers and men remained in Canada. These were the spearhead of that army of Scotsmen who have invaded Canada since that time, and who have made of Canada what John Morley once called "a backyard of Scotland."

It is a strange fact that no one has hitherto, so far as I can discover, made a study of this gallant regiment. We get glimpses of them wading through the surf at Louisbourg, or pursuing with their claymores the retreating French on the Plains of Abraham, in one of those wild Highland charges for which the clansmen were famous, or submitting in the bitter cold of the Quebec winter of 1759-60 to having the nuns of Quebec knit woollen leggings for their bare knees. But no one has apparently thought it worth while to subject the regiment to the sort of detective work which is part of the technique of the modern historian.

THE Fraser Highlanders owed their origin to an inspiration on the part of the elder Pitt, who conceived the idea in 1757 of turning to account the warlike qualities of the Highlanders who had fought with Bonnie Prince Charlie at Culloden. He invited the Hon. Simon Fraser, the son of the famous Lord Lovat who was beheaded [illegible] in 1746, to raise a regiment of Highlanders for service in America. [illegible]

[illegible] Fassifern, and the nephew of the famous Lochiel. A third was the son of McNeil of Barra. The senior major, James Clephane, was a veteran of the Scots Brigade in Holland, to whom Bonnie Prince Charlie had applied in 1745 for help in his attempt to recover for the Stewarts the British crown. So one might go on. The truth is that, with Montgomerie's Highlanders, organized at the same time, they were the cream of the Highland clans.

TO IDENTIFY all the officers of the regiment is a difficult business, for there were among them many of the same name. There were among the officers six Simon Frasers and six Alexander Frasers, not to mention three John Frasers and two Malcolm Frasers. But it is not so difficult to identify the officers who remained in Canada. Two of these, John Nairne and Malcolm Fraser, of Murray Bay, are well known to us through Professor Wrong's charming book on Murray Bay, "A Canadian Manor and its Seigniors." John Nairne's line has died out; but Malcolm Fraser's descendants have played a conspicuous part in North American history. His son, Alexander Fraser, by whom Rivière-du-Loup, or Fraserville was founded, was the partner of the North West Company to whom David Thompson, the explorer, applied in the West, when he joined the North West Company; and his grandson, John McLoughlin, is known as "the father of Oregon." Another officer of the regiment, John Fraser, of Montreal, who became one of the first judges in British Canada, was the uncle of Simon Fraser, the explorer, after whom the Fraser River is named. A fellow-officer, named Alexander Fraser, was the father of Simon Fraser of Ste. Anne's who preceded Simon Fraser, the explorer, as a partner of the North West Company. Another Alexander Fraser became seignior of Beaumont and Vitré, south of Quebec, though about him I have hitherto been able to learn very little. A non-commissioned officer of the regiment named McKay was the father of three famous sons in the North West fur-trade, William, Alexander, and Donald McKay—after the first of whom McKay Street, in Montreal, is named. I suspect that there were yet other officers of the regiment who remained in Canada; but about these I cannot yet be certain. Certainly, a goodly number of the men of the regiment remained in Canada, most of them on the north shore of the St. Lawrence; and there their descendants may still be found, bearing Scottish names, but speaking the language of their French mothers and grandmothers.

In fact, the threads in Canadian history that lead back to the 78th or Fraser's Highlanders are longer and stronger than perhaps anyone has hitherto suspected.

[illegible]

The uniform of the regiment was the full Highland dress, with musket and broadsword, to which many of the soldiers added the dirk at their own expense, and a purse or sporran of badger or otter skin. The bonnet was raised or cocked on one side, with a slight bend inclining to the right ear, over which were suspended two or more black feathers in the case of the officers. The men wore in their bonnets bunches of the heather or bog myrtle or other flora which were the distinguishing marks of the clans to which they belonged. When the regiment reached Halifax in 1757, there was an attempt on the part of the higher command to deprive them of the kilt, on the ground that it was unsuitable to the climate of North America; but the result was an incipient mutiny, before which the authorities bowed; and it was the proud boast of the Highlanders that during the campaigns that followed their health was better than that of any other regiment in the service.

WHEN Dr. Samuel in his Dictionary defined oats as "a food for men in Scotland and horses in England," the first Lord Elibank retorted, "Yes, and where will you find such horses, and such men?" When Wolfe first saw the Fraser Highlanders at Halifax, he expressed the opinion that they were commanded by "the most manly corps of officers I ever saw." It is small wonder, for they were "the flower of the forest." One of them was the son of Keppoch, who had fallen at the head of the Macdonells on the field of Culloden. Another was the son of

CHRISTMAS EVE

BY CLARA BERNHARDT

[illegible]

TRIP TO RUSSIA

(Continued from page 11)

examples, but these were offered at almost prohibitive prices.

Women have complete equality with men in Russia. They are in all the professions and in industry. In one hospital which we visited, of the 42 doctors, 38 were women. They are street-car conductors, street sweepers, boot-blacks, bus conductors, bricklayers and carpenters. Every consideration is given to young mothers and every provision made for the comfort and care of their babies.

Youth is well served in Russia. Every possible opportunity is given for education, in fact education is a fetish and technical knowledge is considered a weapon powerful to help the State. Children are constantly reminded of the importance of study and of the need to care for their health by rest and exercise. There are many beautiful Parks of Culture and Rest in the cities, but I did not hear any of the children in them shouting at play. I would not say that the children are unhappy, but they are not joyous. In going about the cities, one comes across droves of school children accompanied by earnest young men or women who are being taken to art galleries or museums, where they stand and listen patiently to the story of the terrible past, the splendid present and the glorious future of the USSR.

THE young people in Russia are not affected with a sense of hardship because they have never been accustomed to living conditions on a higher scale than they have at present, and in addition they are fired with faith in the upbuilding of the country.

It seems to me that nothing like the life in Russia could exist elsewhere. As a newspaper man expressed it, "there seems to be a perfect regimentation of all articulate thought and the press is its echo." But while life in Russia is deprived of what we are pleased to call the amenities, it is also spared many of the worries. Unemployment is unknown, banks being supported by the Government cannot fail, and, since all property is state-owned, investments are non-existent. The citizens are provided for from the cradle to the grave.

Since the Russian citizen must not directly attack the government, he has the little habit of making his point through the medium of the humorous story. For instance, before the ruble was at its present high value, a worker of unusual ability would have an abundance of money, but it possessed little value to him because of the dearth of desirable manufactured goods and the fact that it could not be spent outside of the country. This situation gave rise to the joke: "Who are the richest people in the world?" "The Russians, because they don't know what to do with their money!"

THERE are very few people who visit Russia without a bee in their bonnet. I was walking through a factory with one such, and he said: "You know it is perfectly wonderful here the way the workmen treat each other. For instance, if a man is going ahead rapidly in his work in a factory and he finds that another worker is lagging behind, he will go to the aid of his less deft comrade and help him to come up to the higher level." I murmured that I thought this very commendable, but being a doubting Thomas, I thought it very unlikely, human nature being what it was. Later when the manager of the factory was answering our questions about the work and life of the laborers, I asked if the condition above related was usual. He smiled broadly and said that business could hardly be carried on in that way, but that at evening classes workers were helped to become more expert.

The pendulum of the Russian clock is swinging more normally now. Marriages are becoming more durable, divorces are less easily obtainable, and family life is becoming more desirable. To those of us who are accustomed to the impulsive ways of democracy, dictatorship suggests trial, but the Russians seem to like it. They grumble only about the money that is necessary for defence. The provision for soldiers and armaments means that there are fewer men to work in industry and on farms and less steel available for the country's need.

...and as Christmas Comes

CHRISTMAS! The season of gladness and giving; of smiling faces and rosy cheeks; of song and laughter; of gleaming holly and significant mistletoe. The occasion of affectionate homecomings and friendly reunions; of brightly lighted evergreens and packages hidden from inquisitive childish eyes, in the oddest places. The time when all men's hearts are opened and even the lowliest need not want for a friend, for the warmth of a cheery greeting.

And the New Year! A fresh beginning, a clean page of life turned over; an infusion of ambition, a new determination, a revival of self-confidence that refreshes fading hopes.

With renewed courage and assured faith in the greatness of our destiny, Canadians everywhere face the future, enthusiastic, eager, steadfast and unafraid.

Warmly, with goodwill toward all, this company presents its season's greetings: To its employees, to the wholesalers, and thousands of retail merchants who distribute its products, to all people in this great Dominion:

The Utmost Happiness at Christmas

A Full Measure of Prosperity in the New Year

IMPERIAL TOBACCO COMPANY OF CANADA, LIMITED

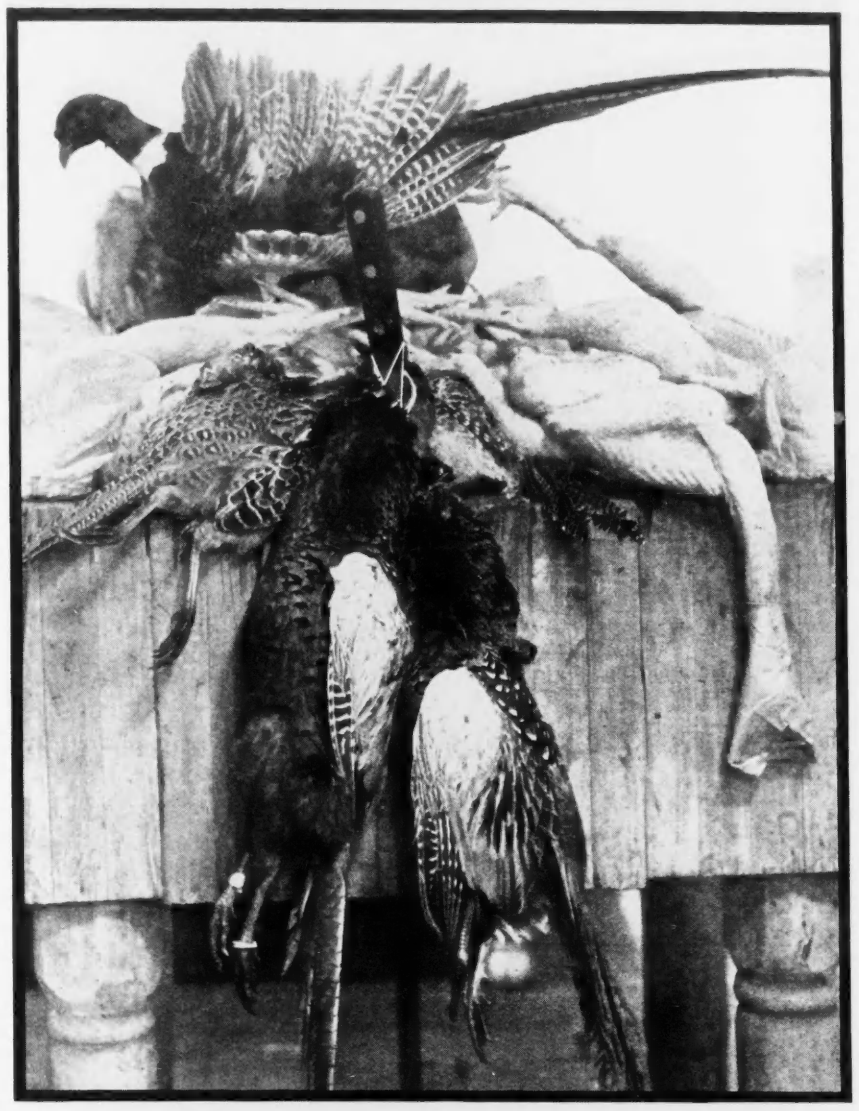
SECTION II

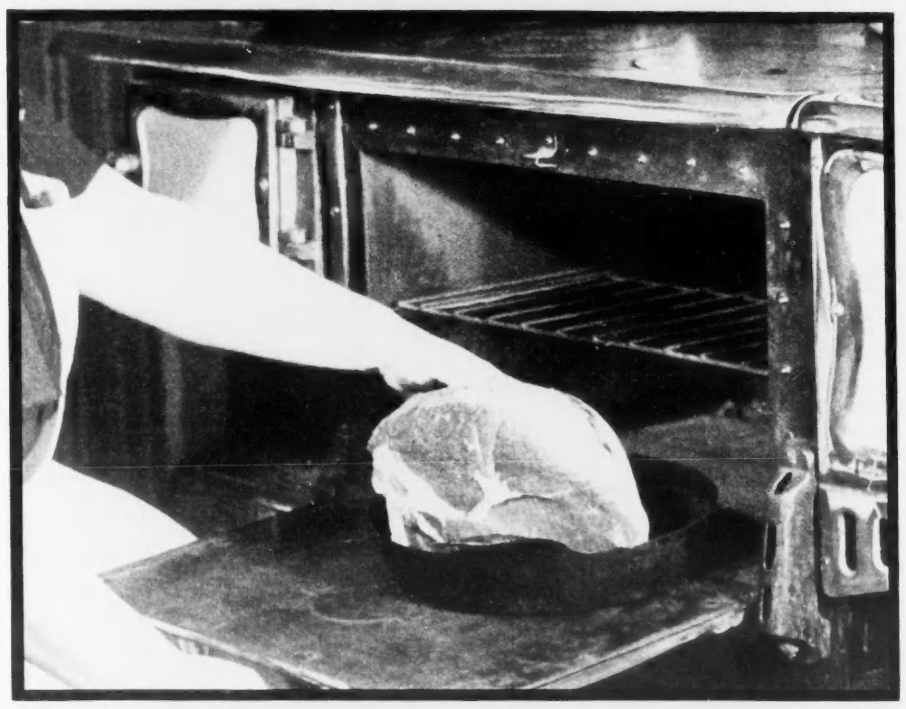
SATURDAY NIGHT

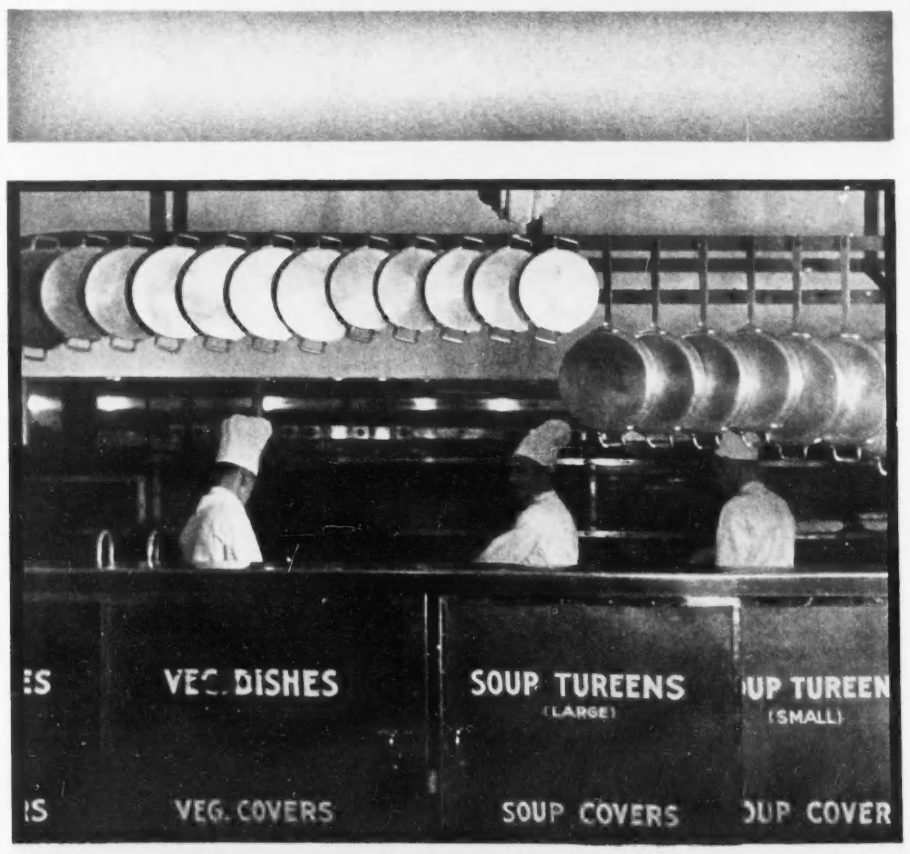
PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

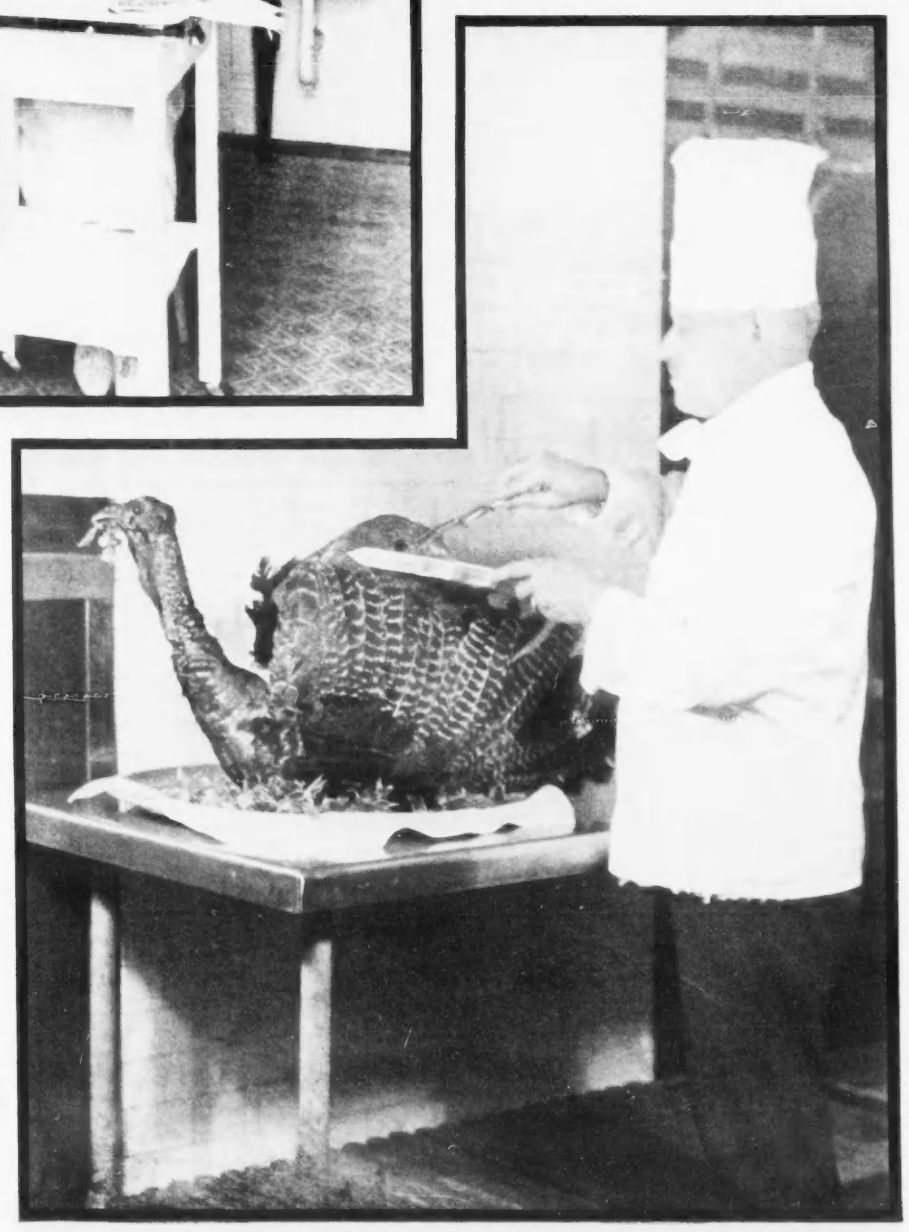
TORONTO, CANADA, DECEMBER 19, 1936

CHRISTMAS PREPARATIONS CENTRE IN THE KITCHEN









First row, left. Destined for the Yuletide table, an assortment of fowl. *Right.* The arrival of the Christmas hamper.

Second row, left. A succulent joint. *Centre.* The bride in the kitchen. *Upper right.* Rolling for a game pie.

Third row, left. It's a busy time for hotel cooks—in the kitchen of the Royal York Hotel, Toronto. *Right.* The chef of the Royal York Hotel goes into action.

—Photographs by "Jay".

FRENCH LINE SAILINGS
to ENGLAND & FRANCE
From NEW YORK
VIA THESE MODERN LINERS
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December 26
CHAMPLAIN
January 5
LAFAYETTE
January 9
PARIS
January 16
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French Line
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1196 Phillips Place, Montreal

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and the CARIBBEAN SEA
One of the finest hotels in the tropics—Constant Spring—in 165 acres of private park, ten minutes from Kingston and 600 feet above the sea, where cool mountain breezes assure ideal temperature. Every room with private bath and porch. Golf on 18-hole course. Swimming pool free to resident guests. Dancing. Communicate with Your travel agent or
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CONSTANT SPRING HOTEL
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Two Summers a Year if You Winter in
TUCSON
ARIZONA
Resort or ranch life—sunshine and outdoor sport in a mountain region of endless color.
ONLY THROUGH SERVICE—LESS THAN TWO DAYS FROM CHICAGO VIA
GOLDEN STATE LIMITED
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APACHE
Both Air-Conditioned Throughout
No Extra Fare
On the Apache: Breakfast 25c; Luncheon 30c; Dinner 35c.
LOW WINTER FARES—still lower in coaches and tourist cars
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CHRISTMAS IN WESTMOUNT. Honorable Mention Photograph of the Westmount, Que., City Hall, by E. V. N. Kennedy, 1601 Graham Blvd., Mount Royal, Que.

THE DISTAFF SIDE

BY MARIE CLAIRE

IT SEEMS to us a remarkable fact that in none of the reviews we have seen of G. K. Chesterton's delightful autobiography has mention been made of the last four pages of Chapter VI.

Without the remotest idea of imputing carelessness or idiocy to reviewers—a race for whom we have, indeed, the highest personal regard and every sympathy—we are bound to wonder how many of them knew what the end of Chapter VI was all about.

It's actually entirely about Mrs. Chesterton, though her name is never mentioned, and in our worthless opinion it is one of the most charming chapters in the book.

During his lifetime G. K. C. was frank on practically every subject under Heaven and some above it—except his private life. It is perhaps all the more engaging for that reason to read here the romantic story of his devotion to his wife.

He met her first at a Bohemian debating club in Bedford Park where he had been trying out some of his early rhetoric. The secretary of this very artistic group had just had her horoscope cast by W. B. Yeats, and been told she was under the influence of the moon. "I happened to mention this to a sister of the secretary who had only just returned to the family circle, and she told me in the most normal and unpretentious tone that she hated the moon." To meet in that atmosphere of fussy culture one who was entirely unaffected by it was a source of great satisfaction to G. K. C. "She was," he says quite simply, "a queer card.

To quote is to spoil the charm of this delightful narrative which is full of fun as well as serious devotion, like every worthwhile love affair. You must read it for yourself. But we must mention the bridges. "She has often affirmed, during our later acquaintance, that if the sun had not been shining to her complete satisfaction on that day, the issue might have been quite different. It happened in St. James's Park; where they keep the ducks and the little bridge." He then goes on to quote from Belloc's essay on bridges. "The longest bridge in the world is the Forth Bridge . . . the bridge that frightens you most is the Brooklyn Bridge, and the bridge that frightens you least is the bridge in St. James's Park."

"I admit," says G. K. C., "that I crossed that bridge in undeserved safety . . . but I can assure my friend, the author, that the bridge of St. James's Park can frighten you a good deal."

Mrs. Chesterton's hobby for many years was in collecting tiny things as toys. She used to swap them with Walter de la Mare who has the same passion. "She might have been accused of inconsistency on the occasion when she collected a husband," says immense G. K. C. mildly.

We are indebted to a correspondent for this, new to us and perhaps to you. It is from "Premature Epitaphs," by Kensal Green (Cecil Palmer), and it was published in 1928.

Place on his head the jewel, on his brow the diadem,
Who in an age of miracles dared to believe in them.
Chesterton companion
His companions mourn,
Chesterton crusader
Leaves a cause forlorn.
Chesterton the critic
Pays no further heed,
Chesterton the poet
Lives while men shall read.
Chesterton the dreamer
Is by sleep beguiled,
And there enters Heaven,
Chesterton the child.

IF YOU have left the Light of Your Life's present till the last, and have still no reasonable theories, take our advice and don't give it another thought. Go right to town and buy her the biggest bottle of wildly expensive perfume your purse, or credit, will stand. Perfume, like the charity that is linked up with faith and hope, never faileth. Of course it's best to know her prejudices, but so many women haven't any. If she always uses one kind and boasts of it now and then, as such do, don't go larky and try to wean her away from her attachment. Simply duplicate it, but bigger, mind it's bigger than she ever got before.

If she isn't so darn conservative, give her one of the French *Coutouriers* newer perfumes and tell her you chose it because it seemed to remind you of her. Come, come, we'll be kissing her for you next.

The best names to remember in this direction are—Molyneux . . . his new one is *Rue Royale* and his other good ones are *Vivre, Le Chic, Fête, Number 5* and *Charm;* Worth . . . the new one here is *Projets*, others are *Vers le Jour, Dans la Nuit* and *Je Reviens;* Patou makes *Mour Amour, Invitation, Moment Suprême, Cocktails*, and *Normandie;* Lelong's are *Melodie, Indiscreet, Mon Image* (in trick looking glass bottles), and "B" & "N"; Chanel's *No. 5* is old but glorious, *Gardenia* and *Jasmine*, swell for her flowery moments, *"Glamour," "No. 22"* and *"19|9"* and the one you see advertised in the *American* magazine so much, *Cuir de Russie*. Never ask us why a lovely lady should want to smell of Russian leather, or tweed either, which is another oddity from Lentheric—apparently she does, or it doesn't. We dunno.

WHILE on the scent, as it were, we must pass on some information we carefully collected from the advertisements around town of this kind of thing. These are undoctored. We might have made them far funnier with very little editing, but when did we ever sacrifice truth to humor? Anyhow, we think they are good enough as is.

"Invitation"—Roses predominate this subtle scent, so intoxicating it will secure that . . . invitation.

"Adieu Sagesse"—(Pronounced: Had you said yes, means Good-bye Virtue.) A fragrant whiff from the rock garden . . . especially suited to blondes.

"Le Sien"—(For him. For her.) Brings forth the sports woman's masculinity yet retains her femininity. A real masterpiece.

"Mon"—An aristocrat among the finest odours in the world. Expensive? No, for it is so vibrant and vital that a single drop will assure you the rewards of many an evening.

"Que Sais-Je"—(Pronounced Kiss Age. Means Maybe.)

Well, now you know about them. Go on with your work.

MOST people, indeed we often feel everybody, knows more about the movies than we do. We always seem to be among the last to hear how they are going to *wire* Shirley Temple's teeth in so that you'll never know the difference, my dear—or that Dick Powell and Joan Blondell have been married *for ages*, and things like that. It is only when we have a toothache that we ever get a look at a good movie magazine and our dentist has been so prompt, or perhaps we have been so late for our last few sessions we have had scarcely a look in even there. It was by pure chance, therefore, that we had given us a list of the forthcoming productions distributed here through Famous Players-Lasky and to be shown in Toronto from December onwards . . . Here is the list:

Gladys Swarthout in "Champagne Waltz," about which we know nothing. "The Plainsman," with Gary Cooper and Jean Arthur, the team that were so successful in "Mr. Deeds," and Gary in a congenial role. "Born to Dance," with Eleanor Powell who can dance—but Ginger Rogers has such beautiful legs. "Camille," with Greta Garbo and Robert Taylor; we wouldn't miss this for anything, though the period settings bore us stiff. Myrna Loy and William Powell in "After the Thin Man" are out to repeat their earlier success and we hope they will. "Love on the Run," with Joan Crawford and Clark Gable, sounds pretty terrible. "Lloyds of London" has had a big press already in England, the cast is said to be an all-star one, and a great many people will be thrilled to hear Freddie Bartholomew heads it. Leave us out of this. We have sworn a mighty swear to absent ourselves from all this gallant boy's pictures until he has his adenoids out. Dick Powell and Joan Blondell stage the "Gold-diggers of 1937"; see it if you must, plenty of other people will be there, too. "Rembrandt," with Charles Laughton, has good advance notices and that delightful speaking voice is too good to miss; forget the figure, it will probably look as well in Rembrandt's clothes as it did in Henry VIII's. Nearly everyone, but the producers, think it was terrible to put "The Garden of Allah," with Marlene Dietrich and Charles Boyer, into technicolor, but it's in, well in. Here's Romance with a capital R. Think how devastating Charles with his sad eyes and broken accent will be as the monk who renounces his exquisite love. O dear, dear! "Lost Horizon," with Ronald Colman, is a Capra picture and, really, Ronald is the first gentleman of the screen, so we must all go and cheer him on. "The Good Earth" has Paul Muni and Luise Rainer in it, which should leaven Pearl S. Buck for those who find her a little heavy going. Which ends F.P.L.'s list for the moment.

Overheard in a luncheonette—"An' then he says, well, you'll have to go over in the Shirley Temples, an' I says I'd rather die than go in the Shirley Temples, so he put me in the Di-Dee Dolls."

• •

TRAVELERS

The Misses Louise and Trudean Spencer and Miss Betty Thompson, who have been spending the past few weeks motoring in the South, have returned to Vancouver.

Mrs. Maxwell W. Strange, of Kingston, has arrived in Toronto to spend the Christmas season with her mother, Mrs. Charles V. Snelgrove. Mrs. Strange was Miss Eleanor Snelgrove before her marriage in the autumn.

THROUGHOUT the World, there are artists or firms acknowledged as leaders in their profession. Birks-Ellis-Ryrie are privileged to present finest examples of their craftsmanship. These famous "names" are your guide to the truly distinguished Gift this Christmas. Many of them are to be found only at Birks-Ellis-Ryrie — this illustration necessarily sketches only a few.

Mail Orders Invited.

Shopping Service—ADel. 9001.

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YONGE AT TEMPERANCE TORONTO

The Gift Label
with a triple meaning—
Holt, Renfrew & COMPANY LIMITED
YONGE AT ADELAIDE
★ that you have used discrimination in your selection—
★ that your gift is thoughtful and sincere—
★ that you are appreciative of the good taste of the recipient.
For Your Convenience
Store Open Tonight Until 9.30

Speaking of Gifts . . .

Have you discovered the charms of shopping on Fairweathers Main Floor? A gift world in itself—exclusive cosmetics by Mary Dunhill . . . Beauty Aids by Innoxa . . . Lentheric's subtle perfumes and colognes . . . imported handbags for day and night . . . gloves . . . scarfs . . . hosiery . . . lingerie and everything in the way of lounging robes from flannel to velvet . . . as well as sweaters and leather coats. Photographed a hostess gown in silk velvet. $35. Others from $9.95 to $45.

Fairweathers Limited

88-90 Yonge St. El. 6311

When Christmas Comes

Every woman wants to look her best. Hard to do after such a busy season? Not at all if you see to it that your Christmas appointment is made with a Hygienic expert. A Creamoil treatment first, a personality cut, a wave that adapts leading modes to your particular needs—perhaps a facial by the famous Rosalind de Marantz representative—and you'll hardly know yourself on Christmas morning. And that goes for New Year's, too!

229 Yonge St. Hygienic Hairdressing Salon El. 8439

FLOWERS—

the Christmas Gift that Always Pleases

Flowers are synonymous with Christmas. Their cheerful beauty and fragrance leave memories that no other gift can achieve—and it's an easy solution of that difficult gift problem. You will find it a pleasure to make a selection from the lovely variety of flowers at COOPER'S—all of selected quality. Leave us your instructions and flowers will be delivered fresh, on Christmas Day.

COOPER

71 KING ST. WEST *Florist* ROYAL YORK HOTEL

TELEPHONE WAVERLEY 1779

New Zealand

LAND OF HEALTH AND RECREATION

● Whatever you seek in a holiday, your wish will be effectively answered in New Zealand. Here is offered an atmosphere of beauty and strangeness you have never enjoyed before . . . Rotorua and its thermal wonders, its medicinal springs and pools . . . and the proud, progressive Maoris with their weird carvings and inspiring dances and chants . . . the great West Coast Scenic Route . . . the towering Alps, mighty canyons and waterfalls, fiords, forests, exquisite lakes and majestic glaciers. Truly, New Zealand is the scenic world in miniature.

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MISS MARGUERITE PEEL, only daughter of Paul Peel, the internationally-known Canadian artist, who is an accomplished portrait painter herself.
—*Photo by "Jay".*

THE WORLD OF ART

BY G. CAMPBELL McINNES

THE Georgian Bay is one of those vastly planned, austere and lovely creations in which Canada is fortunately so rich; and along with the Laurentians, the Rockies, the north shore of Lake Superior and Algonquin Park, was responsible for the awakening of Canadian artists to the enormous artistic resources of their native land. Jackson, Lismer, Varley and their contemporaries, with the thrill of discovery surging through their beings, created from the Georgian Bay some of their most stirring and aesthetically satisfying canvases. Silent, if not upon a peak in Darien, they looked at each other with a wild surmise, and through the medium of these stark whale-backed rocks, bent pines, and sheets of windswept water, created some of the first paintings betokening the arrival of a national art. But for many of their successors there was no wild surmise. They made no individual discovery, they thrilled vicariously, descended to tedious repetition, and painted the Georgian Bay not only as if it were static, but as if they were seeing it, like a many-headed Cyclops, through a single communal eye.

Accordingly it is most refreshing to come upon an artist who, despite his limitations, and despite certain obvious debts, has discovered the Georgian Bay for himself. To visit the exhibition of pencil and water-color studies by Nicholaus Hornyansky, now at the MacDonald Galleries on Grenville Street, is like re-reading a well-thumbed book whose pages have been freshly annotated in the margin by a discerning friend. One becomes aware that, though the subject matter is the same, it is capable of subtle variations and fresh interpretations. Mr. Hornyansky's sketches are clearly the result of extremely careful observation, but he has not allowed too morbid an attention to detail to cramp his style. In addition, he has the advantage of being a first rate draughtsman. Not all his studies are successes; some, indeed, are cramped, nervous, almost feminine. But in the best of them Mr. Hornyansky achieves a rare and pleasing combination of sensitive delicacy and strength. There are also on view a number of the artist's colored etchings, mostly done in Europe.

THERE is little doubt that Archibald Barnes, R.C.A., whose flowers and portraits are now on view at the Simpson Galleries, is a brilliantly clever technician. He paints well within his compass, attempts the solution of no irksome problems, flashes his wand, and—hey presto!—there is another picture. There is something in the ordered sleekness of these canvases very much akin to the asepsis and the steely glint of the operating theatre. They are cold, competent and impersonal. But the brilliance of Mr. Barnes' technique—like the cunningly-shaped louvres on a 1937 automobile—is apt to blind one to deficiencies. As far as I am concerned, Mr. Barnes' main deficiency is that he has nothing to say, and that is something which no amount of technical excellence can hide.

HALF way toward purely illustrative work lies the field of imaginative decoration, through which Mr. Barrie Rennie trips an easy step in his current showing at the Roberts Galleries on Grenville Street. Mr. Rennie's flower forms are literal transcriptions from nature, but his arrangements, designs, and pale colors are his own, though one can detect certain overtones reminiscent of the late Robert Holmes. Though pleasant enough, one feels these water colors represent a talent that would be more profitably employed in book decoration and illustration. Mr. Rennie has just enough in common with a man like Rackham to tread a similar path.

OF INTEREST to those concerned in the relation of art to propaganda is Gordon Webber's mural, now on the walls of the Canadian Youth Congress at 92 Adelaide Street West. Thirty feet long and painted on stiff paper, the mural is easily transported and erected wherever the ideas which it expresses need pictorial background. While lacking in permanence, it has the easy mobility of a film, and in that follows recent experiments in the States. The mural depicts the salient activities in contemporary Canadian life, and their relative bulking in the eyes of Canadian youth in general. It is fine social comment, even if its execution does not bear a very close inspection

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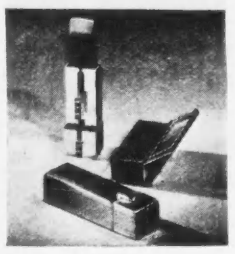

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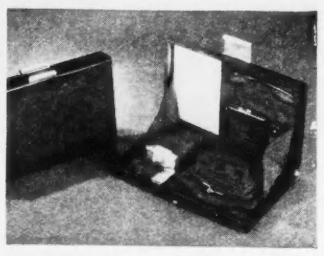

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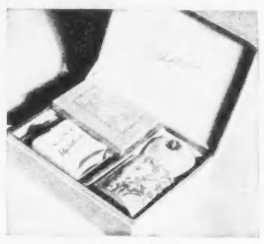

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"For several years," she writes, "I suffered with rheumatism of the joints, especially in my hands, and this caused me intense pain. I was even afraid to shake hands with anyone, for it made me suffer terribly. I began taking Kruschen Salts regularly, and after a little while my pains disappeared completely. I am naturally delighted with Kruschen."—(Miss) K.

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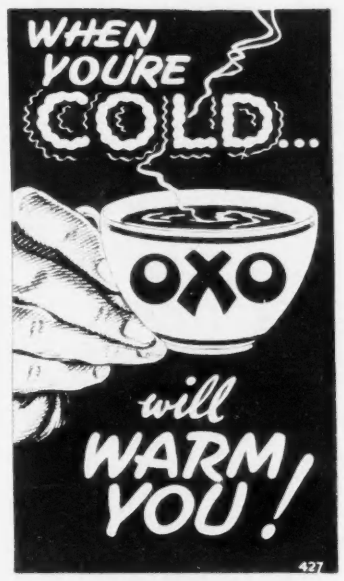

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ABOUT THE HOUSE

BY BERNICE COFFEY

NOW that Christmas is almost upon us, we rise to ask if there was ever a piece of silver that went a-begging, a pair of compotes, or silver pepper shakers that did not make a grand Christmas gift, now that it comes in reproductions of the best periods.

Silver shells are most decorative and silver ash trays with gadroon borders, coffee sets, large and small trays, casual little boxes, unusual coffee spoons, and all kinds of hot water silver dishes to keep the hot hors d'oeuvres hot. Many families do not possess fish knives and forks, and they are a welcome addition to the silver chest. Few families have too many silver vases, silver water pitchers, jugs, and glass and silver cocktail mixers.

The most stunning of presents is a beautiful tea set with tray of ample proportions. These are available in the original and in faultless copies of old silver, in modern design as well, combined with glass, ebony and ivory.

Tea is still the proper thing for afternoon in thousands of Canadian homes and, as in England, cocktails follow later. We are all dining later and just tea, with lemon, fortifies but does not fatten. What a slogan for the Canadian woman!

Little after dinner coffee cups in their silver cases are extremely attractive. And there are dozens of extra spoons for sauces, for sugar, tea strainers with beautiful details and little silver bowls on which they rest when not in action.

Add to the list silver plates, and dishes of all types, silver sauce boats and knives for cheese, cheese spoons, long spoons for tall drinks and fruit spoons. Always we have silver candelabra and silver table decorations, and these are growing in number and in excellence of design. Silver candlesticks, fruit bowls, and individual dishes for salted nuts, are further suggestions. Silver ink stands look exceedingly well on a desk, as do silver toilet accessories on the dressing table.

IT'S a New York idea that of mounting treasures on screens. Many prints and maps seen recently on a group of screens in New York, are neglected museum pieces that collectors would go hungry to own. Many were dated. There were Dutch and Italian maps signed with a flourish by master cartographers. Among them was an age-stained music book of Latin chant, hand-lettered by Renaissance monks; a book, so precious with its lavish use of gold leaf and illuminated script, we can't for the life of us see how it escaped a museum curator. Pages of these were mounted on handsome screens, and we have visions of them in a music room or library. There were lush, tropical birds signed "Gould's" and "Edwards," which would make startling color in modern rooms; they were mounted against rough neutral wallpaper grounds. If you have in your possession old maps, prints or documents of special interest, there is a suggestion for you.

A RECENT survey conducted by "The Forum," uncovers some of the pet peeves and preferences of prospective house owners. We find it interesting too, although it expresses the opinion of a large group of people in the United States, we believe that it agrees in many respects with the desires of numerous Canadians.

"While some of the data undoubtedly reflect purely local (New York) preferences," observes "The Forum," "for the most part the finds are of national significance and offer much room for speculation and study. It probably will take a decade of evolution to break down some of the fixed ideas of room arrangement, so deeply rooted in the past; but this is a challenge which should be met not by words but by building houses whose planning is advanced as the standard equipment today."

Ninety-five per cent. of those answering the questionnaire said they wanted to live "either in an outlying residential section or beyond the city limits." Less than 5 per cent. chose to live near the bright lights of the main section of the city.

Their "pet peeves," according to the survey, were "not enough closet space," "not enough electrical outlets," "can't heat rooms evenly," "poor kitchen arrangements" and "house drafty." A marked trend toward more and larger windows reveals a desire for more sunlight, and evidence also is given of a strong feeling that domestic lighting arrangements must be improved.

The fact that most of those taking part in the survey, expressed a desire to have the house set in the middle of the lot is deplored by "The Forum" as "a most wasteful use of property," showing "how little the potentialities of outdoor living space are realized and indicating a general tendency to follow a widespread precedent that has little to commend it."

Answers to the questionnaire indicate that architectural preference in the United States still leans heavily toward the conservative, traditional styles, as it does here in Canada. "The overwhelming preference was for various Colonial styles, with Dutch Colonial the most popular of these. Next came English with 22 per cent. of the total vote, followed by modern, which polled 11 per cent."

Regarding conveniences, "The Forum" says: "As might have been expected, continuous hot water is the most urgently demanded convenience, with mechanical refrigeration, thermostatically controlled stove, kitchen ventilator, bathroom heater, dishwasher sink and garbage disposal unit following in that order of preference. "The demand for mechanical conveniences is universal and most strongly influence future trends in house design."

THE CONDIMENT SET shown above is hand hammered sterling silver, and is a reproduction of an original hallmarked 1770. *From Birks-Ellis-Ryrie.*

DRESSING TABLE

BY ISABEL MORGAN

THE most prized gifts you can give yourself or any other woman are those that will give her added beauty and glamor. Girls of the younger set adore eye make-up—it's such fun to experiment with—especially in the evening when all girls are not above adding those tricks of make-up that will give them that extra something we like to call "glamor"—an over-used word, perhaps, but it tells the story perfectly.

The Kurlash people have a number of tricks for eye beauty and eye grooming. If the lashes are inclined to be short and rather scanty there is a cream that will give them no end of encouragement to grow longer and more luxuriantly. Then there is Shadette eye shadow, plus an eye brush to paint the shadow on easily, in which there is a choice of twelve tones including such unusual ones as gold and silver. And don't let the thought that you might look like a queen of the cirens if you ventured one of them, frighten you away from these latter shades. The observer is not conscious of golden or silver eyelids as such. If it is properly applied the eyelids merely have a rather effective "dewy" appearance. To be reserved for wear under artificial light, of course.

The smart black and silver Lashtint mascara compact with its little sponge that stays moist, will give the beauty of darker lashes. Then there is the liquid Lashtint that does not flake off—is waterproof as well, and comes in a bottle that is charmingly modern in design. Most brunettes, and practically all blondes, can give their eyes an impression of deepened color by the use of mascara. Eyelashes that are fair appear almost non-existent unless darkened. The eyes need a frame, and the eyelashes as such need to be accented sufficiently. Blondes will find the brown shades most becoming for the purpose. Add to this line-up of eye beautifiers Tweezette, a little gadget that plucks out stray hairs that mar the line of the eyebrow—and does it so fast that there is not the slightest twinge of pain.

ON PERFUME. There is a delicious new odor by Elizabeth Arden to give your Christmas mood meaning (to yourself, if no one else). "Night and Day" is the name, and it's light enough to please the most sensitive nostril and sophisticated enough for any but an out-and-out-vamp. Besides being smellelegant, the bottle and container are beautiful in a well-bred sort of way.

For lovers of this exotic and perishable flower there is Hudnut's Tenfold Gardenia, a drop of which is equivalent to ten or so gardenias at their most exotic moment.

The toe of the Christmas stocking: This had better be good, for it is the last thing out of the stocking, and it would not do to let it be an anti-climax. Worthy of this spot is any one of the several small-sized replicas of

(*Continued on Next Page*)

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PERCOLATOR SETS

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CONCERNING FOOD

BY CYNTHIA BROWN

I HAD a strange and ghoulish experience today. Turning over an old friend's family cook-book—surely an occupation one might reasonably expect to prove unemotional — I was given what good cooks call "quite a turn."

With no desire to go raising painful gastronomic memories, not at this happy Yuletide and all, may I ask if any of my readers chance to recall a fruit cake that was made extensively in Canada and nearly as extensively buried in France during the Great War? It was called simply "War Cake" and it was celebrated for having nothing in it. It had length, depth, thickness, weight and raisins and there it stopped. Thousands of pounds of it followed the troops, adding a final touch to the horrors of War.

Aha! Memory darkens your eye. And you, Colonel, your tears do you credit. Many a brave lad missed church parade because of that cake.

Imagine coming across the recipe after all these years. There it stared up at us, the eggless, butterless, tasteless wonder, one of the most triumphant culinary atrocities of Time. What better contribution to Peace than its publication? Who would risk another war that would mean more such cake?

But no, to quote it is to risk its re-appearance. Let us move on to more seasonable things. Fruit cakes for Christmas, with real cheer in them as well as practically everything else. I've been snaring such recipes all summer with this very week in view.

My first is from Quebec, "A" privately printed Christmas Cake recipe called

FRENCH CANADA'S CHRISTMAS CAKE

¾ lb. melted butter
1 lb. sifted brown sugar
2 lbs. sultana raisins
2 lbs. "Sunmaid" raisins
1 lb. currants
½ lb. citron
1 lb. cut dates
3 teaspoons vanilla
10 eggs, well-beaten
¼ lb. blanched and cut almonds
¼ lb. broken walnut meats
½ lb. crystallized cherries, halved
1 cup molasses.

Sift together one-half teaspoon (rounded) ground cloves, one teaspoon each of allspice and mace, three-quarter teaspoon soda and five cups of flour.

Mix one cup brandy, one-half cup port and two cups of strawberry jam.

Melt the butter, add the sugar, then the eggs, then the other ingredients in the order given. Bake in a slow oven (275°), one hour to the pound in each tin. Grease the pans well, line with greased or waxed paper. If cakes seem to brown rapidly, put a piece of greased brown paper over top of each.

Ice with almond paste covered with seven minute frosting, trim with pastry tube and decorate with holly.

There's the best rich dark fruit cake I know. Now for the best white one.

WHITE FRUIT CAKE

1 lb. butter
2 lbs. flour (save a little to sprinkle on the raisins, etc.)
2 heaping tsps. baking powder
1½ lbs. brown sugar
8 eggs—separate yolks and whites
2 tea cups milk—add milk and flour alternately, a little at a time.
1½ lbs. raisins, one-half seeded, one-half seedless
1½ lbs. currants
¼ lb. mixed chopped peel
2 heaping teaspoons ground cinnamon
4 teaspoons lemon essence
A little almond essence and a little rose water
¾ of a nutmeg, grated.

Cream the butter, add the sugar, cream again, then add the egg yolks. Sift the baking powder in the flour and add alternately with the milk. Sprinkle the fruit with flour. Now the spices, then the stiffly beaten whites of the eggs and lastly the fruit and essences. Bake in a slow oven three to four hours, lining the greased tins with waxed paper.

The following is an inexpensive fruit cake my dark-neighbor-in-the-summer gave me. She makes it all the year round, she gave me some to try on the dog or the family and the dog didn't get any. It's good, no foolin'

WHITE FRUIT CAKE II

1½ cups sifted brown sugar
1 cup butter
3 eggs
1 cup milk
3 scant cups flour, measured after sifting
2 teaspoons baking powder
1 lb. white sultana raisins
1 pinch salt
¼ lb. mixed peel
4 oz. bottle maraschino cherries, cut
½ teaspoon grated nutmeg
½ scant teaspoon lemon extract
A few drops almond extract.

Bake in a paper lined oblong pan in a moderate oven. It takes anywhere from two to three hours.

I once watched a famous Home Economist (aren't we all?) baking five different kinds of fruit cake at one time. It took her nearly all day, and I had other things on my mind, but I turned up at the finish to take my pick. She gave me the recipe, and here it is. It was a perfectly swell cake and it weighed six pounds.

WHITE FRUIT CAKE III

4 cups sifted cake flour
1 teaspoon baking powder
½ teaspoon soda
½ teaspoon salt
1 lb. sultana raisins
½ lb. citron, finely cut
½ lb. each crystallized citron peel, pineapple and red cherries, finely cut
1 lb. blanched almonds, finely cut
1 cup butter or other shortening
1½ cups sugar
1 tablespoon lemon juice
10 egg whites, stiffly beaten.

Sift flour once, measure, add baking powder, soda and salt, and sift together three times. Sift one cup of flour mixture over fruits and nuts, mix thoroughly. Cream shortening well, add sugar gradually and cream together until light and fluffy. Add remaining flour mixture to creamed mixture, a small amount at a time. Beat after each addition until smooth. Add lemon juice, fruits and nuts. Fold in egg whites.

Pour into waxed paper-lined tube pan. Bake in slow oven (250° F.) two and one-half hours, then increase to 300° F. for 15 minutes.

And that, my hearties, ought to deal with the heavy holiday cake problem in the home and leave me free to worry about what I want for Christmas. What a quandary I'm in. Just one of those gals who has everything. Yah.

• •

DRESSING TABLE

(*Continued from page* 16)

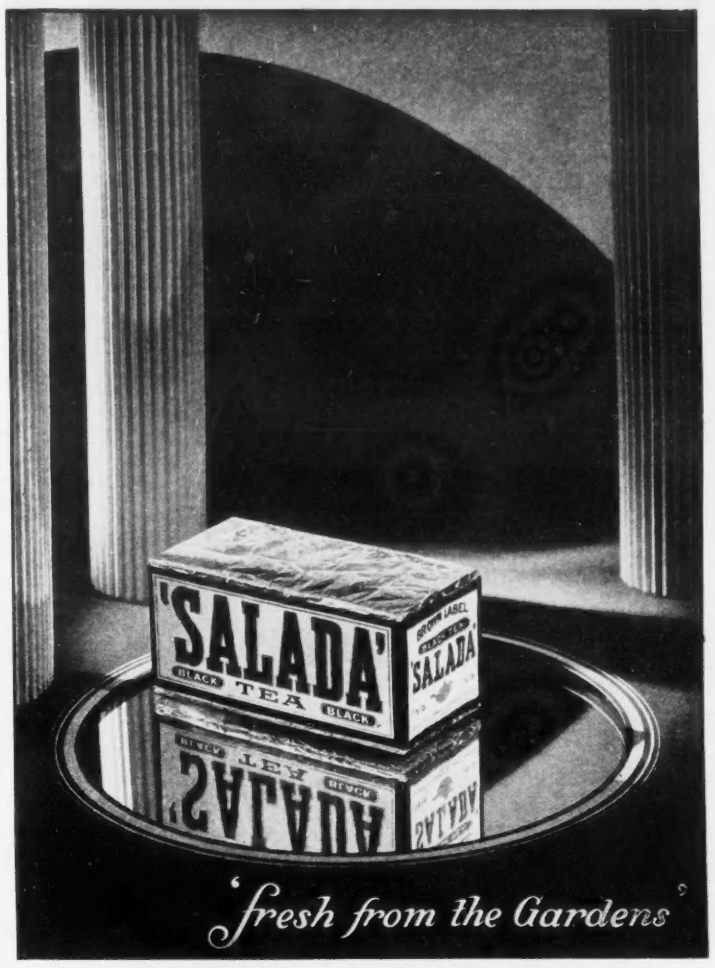
large sized perfumes—the Prince Matchabelli perfumes, for instance, are available in midget sizes in crown-shaped bottles identical with the larger sizes; a jewelled lipstick with a mirror that springs to attention as soon as the stick is withdrawn; a compact complete with space for several cigarettes, or one with a lighter attached; an order good at one of the beauty salons for whatever type of glorification she may choose to select—whether it's facial treatments, hair-do's, manicures, or what-not; a lipstick in a new shade called "red velvet", with a trick opening.

NOW that color in gloves is so very much the vogue, a box of gloves could be as gay as Christmas itself. A box of gloves in red, green, beige, Burgundy, London tan and black, in such leathers as pigskin, suede and glace kid, would provide a glove for every occasion during the day.

For evening, the short white glace kid gloves with little frills and gold or silver trimming are very smart, quaint and young. The luxurious long evening gloves with beautiful buttons have come back into their own and are par excellence as a gift. Either or both of these might be included in the box.

The variety of style is endless. There are handsome short gloves with handstitched details, pull-ons in every color and type of leather, gauntlets, "two-faced" gloves in two leathers, one-clasp gloves with "petticoat" frills, and so on. The beautiful afternoon and evening gloves in woodsy tones or soft off-shades are so gay when the snow is on the ground, and yet so subtly dyed that the most discriminating person will like them very much

HERE'S A COLORFUL GROUP of packaged Christmas gifts, with one particularly interesting drum design developed in crushed clear Cellophane, scalloped in green, with bands and strap of red and silver metallized ribbon. The candle and tree motifs also are attractive, as is the spray of glassips that decorate one box.



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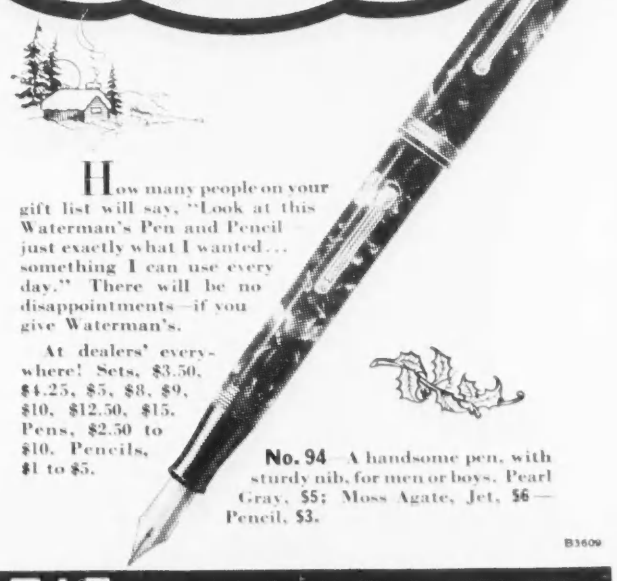

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THE SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

OTTAWA'S social season will return to its former splendor with the first of the drawing-rooms, which is to be held in the Senate Chamber on January 15. The formal beauty of this event, together with all the entertaining that comes in its train, will make Ottawa the mecca of many Canadians who will journey from all parts of the country to the Capital to take part in the activities.

The Lady Tweedsmuir, who has been in the United Kingdom for the past two months, is returning to Canada and will disembark at Halifax on New Year's Eve.

TWO birthday cakes signified the passing of important milestones in the work of the Junior League in Montreal and Toronto last week. There were twenty-five silver candles on the cake at the Silver Jubilee Ball with which the Montreal branch celebrated the important anniversary, and ten pink candles on the cake that was cut by the first president of the Junior League of Toronto at a luncheon.

In Montreal the Silver Jubilee Ball, under the distinguished patronage of the Governor-General, Lord Tweedsmuir, was the most important social event of the season. The ballrooms of the Windsor Hotel had been transformed into a silver fairyland with wide strips of silver lamé decorating the walls, balloons and silvery Christmas trees. Mrs. C. Pierce Decary, president of the Junior League, Mrs. Anson McKim, first vice-president, and Mrs. Galt Durnford, chairman of the ball committee, received the guests who numbered nearly nine hundred.

The clock was turned back between dances when members who, in most cases, had presented them in former years, sang the songs that had been the hits of Junior League revues of the past.

The tenth anniversary of the Toronto Junior League found it deep in plans for the part it will take in the Spring Flower Show in March, arrangements for Christmas baskets, and plans for a coming "arts and interests exhibition" in which all members will take part.

"It is magnificent to raise money and spend it wisely. It is more magnificent to do volunteer work, and this is the backbone of the League," said Mrs. A. H. C. Armstrong, president of the Toronto League, at the luncheon meeting marking the tenth anniversary.

Mrs. Brenner Green, the first president of the League in Toronto, cut the birthday cake, and others at the head-table included the honorary presidents Lady Baillie, Miss Elsie Watt and Mrs. Brenner Green; past presidents Mrs. G. Grenville Rolph, Mrs. Douglas Ham, Mrs. Leighton McWhinney, and Mrs. Halden Meek; the president, Mrs. A. H. C. Armstrong, and executive—Miss Evelyn Foster, Mrs. Stephen Gooey, Miss Isabel Suckling, Miss Frances Begg, Mrs. R. A. Sanderson, and Miss Isabel Ross.

THE Theatre Guild's production of "Romeo and Juliet" in Winnipeg recently, a command performance for His Excellency the Governor-General, drew a crowded house. His Excellency occupied a box with the Lieutenant-Governor and Mrs. Tupper and party and seemed most interested in the production. The foyer was a grand gathering place between acts, and some very smart frocks were worn. Mrs. Hugh Osler was seen wearing a softly draped evening frock with pale pink flowers caught in her hair. Mrs. Gourlay Colquhoun chose black satin, and Mrs. Guy Poussette wore black satin ornamented with crystal. Mrs. Charles F. Pentland wore an exceedingly smart violet velvet wrap made on princess lines with an ermine collar. Altogether it was a very smart audience.

A CHARMING INFORMAL PHOTOGRAPH of Their Majesties when as the Duke and Duchess of York they attended the International Exhibition at Brussels.

THE festive Christmas season will be the first impression of Canada received by Mrs. Manion, the bride of Mr. James P. Manion. Mrs. Manion is the daughter of Vicomte and Vicomtess Martial du Soulier, of Tours, France. The marriage took place at Tours on December 9, and the pair are coming to Canada where they will spend their honeymoon. They will spend the Christmas holidays in Ottawa with Mr. Manion's parents, the Hon. R. J. and Mrs. Manion.

The bells of the New Year will ring in the day chosen for the wedding of Miss Grace Bone to Mr. Charles Merritt, which is to take place in Belleville, Ont. Mr. Merritt is a grandson of the late Sir Charles Hibbert and of Lady Tupper, of Vancouver, and a great grandson of the famous Sir Charles Tupper, one of the Fathers of Canadian Confederation. Miss Bone is well-known in Vancouver, the home city of her fiancé, for she spent some time there two years ago when she went west to be bridesmaid at the wedding of the former Betty Laird Gordon, and Mr. William Merritt, the brother of her fiancé.

THE splendid performance of Miss Margaret Miller Brown, when she gave a piano concert before the members of the Women's Musical Club at Hart House, was listened to with more than ordinary interest, for Miss Brown was a member of the Rehearsal Club which is composed of a group of Club members of exceptional amateur ability. Reports of her brilliant musical debut in London, England, were therefore regarded with much interest and pride which, it was felt, was more than justified by her recent concert at Hart House.

COLONEL and Mrs. R. Y. Eaton, of Toronto, were in Winnipeg for the celebration of the twenty-fifth anniversary of their wedding. In honor of Mrs. Eaton, Mrs. E. C. Harte entertained at the tea hour, with Mrs. Sanford Evans and Mrs. James A. Richardson presiding over the teacups. Miss Bertie Murphy also entertained in Mrs. Eaton's honor on the occasion of a luncheon at the Manitoba Club.

TRAVELERS

Captain and Mrs. F. C. Harler recently sailed on the Berengaria for England, where Captain Harler has taken a position with a British corporation.

Mrs. George W. Northwood, of Winnipeg, accompanied by her sister, Mrs. McCordick, of St. Catharines, is en route to Miami for Christmas. Miss Margot Northwood will stay in Montreal during the holidays, and Miss Barbara Northwood has gone to England.

Mr. and Mrs. George Heffelfinger are leaving Winnipeg to spend the Christmas season at "Highcroft," Lake Minnetonka, home of Mr. and Mrs. Frank Heffelfinger.

Mrs. W. R. G. Holt has left Montreal to join Lady Holt at her residence in Nassau, the Bahamas.

Mrs. Ernest LeMessurier, who has been visiting her sister, Miss Constance Dawes, in London, and also visiting in Paris, has sailed for Canada by the Queen Mary accompanied by Miss Dawes, who will spend the holidays in Montreal with her parents, Mr. and Mrs. N. J. Dawes.

Mrs. Perley-Robertson has returned to Ottawa from Toronto, where she was the guest of Mrs. Stewart Wallace.

Mrs. A. H. Crowfoot, who has been in Philadelphia staying with her brother and sister-in-law, Mr. and Mrs. W. W. Walker, and the Very Reverend the Dean of Quebec, Rev. A. H. Crowfoot, who spent a few days in Philadelphia, have returned to Quebec.

Mrs. C. E. L. Porteous and Miss Frances Porteous, of Montreal, have arrived in London, England, where they intend to make a stay of some months.

Miss Anne Proctor, daughter of Mrs. A. P. Proctor, has returned to Vancouver after spending the past year in England, during which she visited with her two sisters, Mrs. Geoffrey Gowland and Mrs. Brian Carr Harris and her aunt, Lady Proctor.

Mr. and Mrs. John Robinson Baillie have returned from their honeymoon to Washington and New York. They have taken up residence in Hamilton on Bold Street. Mrs. Baillie was formerly Miss Helen Aird.

Lady Nanton has arrived in Montreal from Winnipeg to be the guest of Mr. and Mrs. Augustus Nanton for two weeks.

Hon. R. J. Manion and Mrs. Manion are back in Ottawa after a week in New York.

ENGAGEMENTS

LONDON, ENGLAND

Carlow—Cambie—Viscount Carlow, only son of the Earl and Countess of Portarlington, to Miss Peggy Cambie, younger daughter of the late Mr. Charles Cambie and of Mrs. Cambie.

VANCOUVER

White—Patterson—Mr. Stephen George Herbert White, son of Mr. and Mrs. George Edward White, to Miss Marjory Sheppard Patterson, daughter of Dr. and Mrs. Frank P. Patterson.

MEDICINE HAT

Davidson—Smith—Mr. James Robertson Davidson, B.A., son of Mr. and Mrs. Wm. McCartney Davidson, of Victoria, B.C., to Miss Gertrude Alison Smith, of Toronto, daughter of Dr. and Mrs. Alton Smith.

MARRIAGES

NEW YORK

Winnett—Coverdale—On Saturday, December 12, Mr. Albert Rendall Winnett, of Toronto, son of the late Dr. and Mrs. Albert W. Winnett, of Kingston, and Miss Mary Coverdale, daughter of Mr. and Mrs. William Hugh Coverdale, of New York, and Le Moine's Point Farm, Kingston.

OTTAWA

Wotherspoon—Palmer—On Saturday, December 12, Mr. Stuart Frederick Wotherspoon, son of Mr. and Mrs. Hugh Wotherspoon, of Toronto, and Miss Gladys Enid Margaret Palmer, daughter of Mrs. Palmer and the late Colonel A. Z. Palmer.

TOURS, FRANCE

Manion-du Soulier—On Wednesday, December 9, Mr. James P. Manion, son of Hon. R. J. Manion and Mrs. Manion, of Ottawa, and Mlle. Claire du Soulier, daughter of Vicomte and Vicomtesse du Soulier.

VANCOUVER

Roaf—Baird—On Thursday, December 3, Mr. William George Hamilton Roaf, son of Mr. and Mrs. J. H. Roaf, and Miss Mary Baird, daughter of Mr. and Mrs. George Frederick Baird.

MR. H. R. BAIN, M.F.H., of The Eglinton Hunt, which will be host at the Eglinton Hunt Ball to take place on Friday, January 15.
—Photo by Charles Aylett.

Hurrah! At last a really **DIGESTIBLE POULTRY DRESSING!**

Poultry dressings are famed for flavour. But digestibility? Oh! Oh! Soft, "pasty" gooey masses which few digestive systems can cope with, accounting largely for the "doctors' harvest" following feast days — Christmas, Thanksgiving, etc. But here's a new dressing even more flavoury and tasty, yet so easily digested that every "forced-to-be-careful" eater can indulge in it without fear or limitation.

The secret of its digestibility? Granular Roman Meal instead of the pasty bread crumbs which make poultry dressing "impossible" for the average stomach. Here's the recipe—try it. You'll see everything about it.

Poultry Dressing
1½ Cups Roman Meal
2 Teaspoons salt
¼ Teaspoon pepper
1 Teaspoon Sage or other preferred seasoning
2 Tablespoons melted butter
4 Tablespoons onion, chopped fine
1 Egg
1½ Cups milk

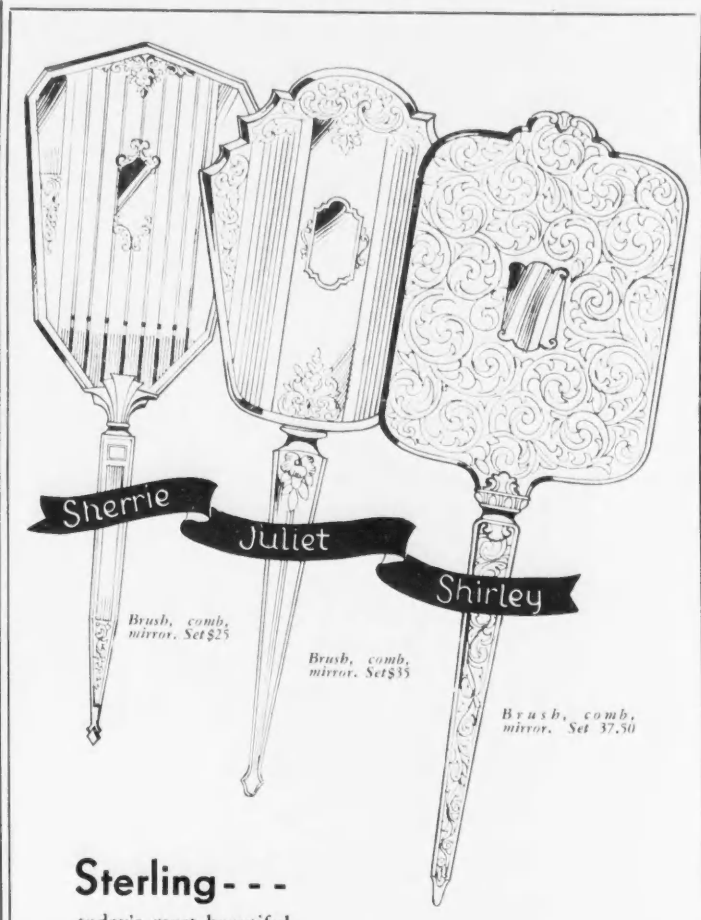
Soak Roman Meal with one cup milk for a few hours or over night. Break egg in measuring cup and add ½ cup milk. Mix other ingredients, then stir in milk and egg. If the ingredients and measurements given are followed exactly, you'll have a dressing that every member of your family will relish. The granules of Roman Meal will absorb the moisture during cooking and, when ready, the dressing will be just nicely moist, but not too moist. The quantities given are for a five-pound fowl—for larger fowl increase the quantities proportionately. The quantity of seasoning may be increased or reduced to suit individual tastes.

There's nothing pasty or indigestible or constipating about this dressing. On the contrary, it is granular and easily digested. Roman Meal, you know, is not only delicious and digestible but a gentle laxative that will enable your digestive system to "handle" the extra duties which a Christmas, New Year's or Thanksgiving dinner usually involves. But why only feast days? You will find this so delicious a dressing that throughout the year no other fowl dressing will ever be used.

If you like this dressing, and would like to know more about sensible, healthful foods, write for my free booklet—"How to Keep Well" and other literature. Address Robt. G. Jackson, M.D., 521 Vine Ave., Toronto.

Robt. Jackson M.D.

The above is from a photograph of Robt. G. Jackson, M.D., taken in his 77th year.



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Colton Manor
ONE OF ATLANTIC CITY'S FINEST HOTELS

—Ports of Call

SEIGNIORY CLUB SEASON

BY HILDA TURNER

THE first snow in Quebec has brought out the skis and many have already had some early practice in the mountains. With the tang of winter in the air, the Seigniory Club between Montreal and Ottawa has made active preparation for the ski racing, curling, skating and all the other sports that fill the months that follow.

The major competitive events will be many and varied but they are never allowed to overshadow the leisurely sports enjoyed by members and guests of the club whose plans are to make the beginner get as much fun as the expert and at the same time have the spectacular exhibitions that hold everyone's interest. An outdoor skating rink, a ski school with daily classes under the guidance of a Canadian professional, Peter McKinnon, ski trails covering all types of country, a toboggan slide ending far out on the ice of the Ottawa River where ski-equipped planes often land in winter, will be available every day and there is, indoors, curling on artificial ice, and swimming in the glass-enclosed pool near the Log Chateau. For those who take their winter sports more cautiously there's snowshoeing, much maligned since everyone became ski conscious, but still peculiarly Canada's own. The Seigniory Club's own small corps of guides and rangers get about on snowshoes all during the winter in the northern section of the property.

The winter season formally opened the week-end of December 12-13 with a curling bonspiel on the indoor rinks. The Christmas-New Year holiday time will see the Log Chateau, residential building of the Seigniory Club, filled to capacity for a big, jolly house party, privately owned cabins in the club's community area will be opened up and Canadian and American families will join forces to see in the New Year.

THE HISTORIC PAPINEAU RESIDENCE now the Manor House of the Seigniory Club. The architecture and decoration of the Manor House form an ever-interesting background for many Seigniory Club events.
—Photo by Associated Screen News.

THE HOLIDAYS

THE program for the holiday period begins Christmas Eve with the trimming of the Christmas tree in the Log Chateau's huge central lounge; the day itself is given over to the children, for whom a party will be held at the Sports Club House during the afternoon and, after dinner, a talking picture show in the Log Chateau ballroom.

December 26 brings a ski hike over trails leading from the Log Chateau's entrance gate, and a supper dance in the main dining-room that evening; on the next day, the 27th, there is an ice gymkhana on the outdoor ice rink which overlooks the frozen Ottawa River not far from the toboggan run; in the evening there will be sound motion pictures and, for the more energetic, a curling competition. On December 28 will be more ice games, a children's hockey game out of doors, a curling competition within.

December 29 will be a busy day on skis with the annual slalom race for the Frank Common (Jr.) trophy and the downhill race for the Mackenzie trophy. These races are open to members only and the courses on the long open hills at Valley Farm, twenty minutes by sleigh and less by motor car from the Log Chateau, are usually tricky and interesting enough even for some of the more proficient junior members. Non-members usually enter these races for special prizes and join in the picnic luncheon afterwards at the farm house, further enlarged and more comfortable this year. December 30 should appeal especially to those members and guests of the club unfamiliar with Quebec. It's called Habitant Day and the activities include ski races, for trophies donated by club officials, among the local boys and girls. Montebello village is usually en fête and the habitant costume carnival on the club's rink in the evening the highlight of the occasion. The carnival is preceded by a colorful torchlight parade from the village, up the long, winding drive to the club where prizes for the costumes are awarded and refreshments served out of doors. The long races of the local dog teams, which are as popular as horse-drawn sleighs for transportation about the Seigniory, are on the same day, the finish line being the centre of the village. In rural Quebec the period around Christmas and New Year's is the high festival time of the year and the members and guests who spend these days there will share in a rich experience in the heart of the old Canadian countryside. A reading of the legends and some quiet observation of this season in the villages of this Province will be rewarded by a sense of the deep, strong currents which have moved through three centuries of history in French Canada.

THE NEW YEAR

NEW YEAR'S EVE program will include a mixed curling competition during the afternoon, the annual party and entertainment that evening promising to be unusual, from advance secret reports. On the first day of the New Year there will be more curling, a children's sleigh drive about the property followed by a tea party in the Log Chateau. During the evening skiers will be introduced to a new feature on the sports program, a torchlight ski race to the Sports Club House, situated on one of the slopes of the golf course, followed by a bean supper and dancing.

After the holidays the first winter date of importance is the women's fourth annual inter-city ski meet, January 30 to 31. Last year it brought to the club more charming skiers and more teams to compete than ever before. They and other parties of junior club members from Montreal and Ottawa turn the club and the old house at Valley Farm into merry bedlam, crowding into horse-drawn sleighs, piling into taxis, going by dog-driven sleighs or on skis to the steep, open country which surrounds the Valley Farm district, north of the club. The Seigniory Club's inter-city trophy, which is awarded the team of four registering the highest standing in slalom, downhill and relay went last season to the Ski Club of Montreal, who were the winners here in 1934.

A great gathering of Eastern curlers takes place at the Seigniory Club on February 6 and 7 for the Rankin Trophy bonspiel, the sixth to be held here. Last year Outremont Curling Club won the trophy with a margin of nineteen points. Curling is a queer game but, like golf, it gets you. The game began in the land of the Royal and Ancient, where it was first played with ordinary stones of various sizes and shapes, a hole bored deep in their centres for a grip, the constant friction of ice and wind wearing them smooth. About 1800 it was introduced in this part of the world, when the military garrisons of Lower Canada spent many of their recreation hours curling on the frozen rivers and lakes. The other big bonspiel at the Seigniory Club is on February 18 to 21, when women curlers compete for the Sewell Trophy. Last winter more than a hundred players attended the meet which was won by an Ottawa Rideau Club team.

February 27 and 28 are the tentative dates for the third annual inter-scholastic ski meet which brings to the Club school boy teams from many Ontario and Quebec high schools and colleges. Last year honors went for the second time to Glebe Collegiate of Ottawa for their combined standing in slalom, cross country and downhill events. Individual awards of the meet, however, were taken by a Montreal school boy, "Punch" Bott, who is already the Dominion of Canada's champion ski jumper and holder of two provincial titles. Skiing for Montreal High School, he placed first in downhill and slalom events. It is expected he will attend the gathering again this year.

THE HOLIDAY PROGRAM

Dec. 24—Christmas Eve. Trimming of the Christmas Tree in the Log Chateau lounge.
Dec. 25—Christmas. Children's party at Sports Club House. Motion pictures in ballroom.
Dec. 26—Ski hike, supper dance in Log Chateau dining-room.
Dec. 27—Ice gymkhana. Motion pictures in ballroom and curling competition.
Dec. 28—Children's hockey game and curling competition. Bingo games.
Dec. 29—Ski competition at Valley Farm for Mackenzie and Common Trophies. Downhill and slalom races.
Dec. 30—Habitant Day. Ski races for village school boys. Dog races. Torchlight parade, carnival.
Dec. 31—Ladies' and men's spoon curling competition; New Year's Eve party and entertainment.
Jan. 1—New Year's Day. Curling competition; children's sleigh drive and tea party. Torchlight ski race with bean supper at Sports Club House.
Jan. 2—Ice hockey game, guests vs staff; fancy skating.

SPLENDID SKI PRACTICE SLOPES surround the sports clubhouse of the Seigniory Club in the Province of Quebec.
—Photo by Associated Screen News.

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unwrapping THIS gift AT
CHALFONTE-HADDON HALL
THE fun starts Thursday night with old-time carols. Christmas morning there will be stockings for the children, topped off with an old-fashioned Yule-time dinner. And then a whole week—with many a gay surprise done up in holiday trimming. Game rooms, concerts, dances, and entertainment to delight the whole family. Outside, the Boardwalk gay as Santa's workshop, golf, riding, hockey, skating. In short, a vacation, climaxed by a festive New Year's Eve party. Moderate rates.
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There'll be roller chairing, beach riding and golf—indoor ice skating and hockey—Boardwalk 'cycling until 9 A. M.—music, dancing—theatres, piers, smart shops and restaurants.
A Traditionally Gala New Year's Eve
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King Edward Hotel

R. Kirby Hunt, General Manager

—London Letter

FOOD FOR NEXT WAR

BY P. O'D.

November 30th.

WE ARE getting on very nicely, thank you. We now have a Food Department, whose business will be to see that we eat during the next war. All it will have to do will be to store up several million tons of everything, to keep it from going bad, and to hand it out in standard rations, while the enemy submarines are blowing up our shipping, and the enemy aeroplanes are bombing our docks to pieces.

Once upon a time—how long ago it seems now!—being an island was regarded as the chief source of England's strength. Now it is the chief source of her weakness.

"If our sea communications were cut," said that cheery fellow, Sir Samuel Hoare, the other day, "we should all be dead of starvation in about six weeks."

Possibly the good Sir Samuel was laying it on a bit thick by way of frightening us into a proper sense of the perils of the time. "Six weeks"—and "dead of starvation"! We ought surely to be able to last a little longer than that—the fat ones among us, at any rate.

None the less, it is obviously true that, in the event of another world-cataclysm like the last, the food-supplies of Great Britain would be an immediate and very vulnerable point of attack. To make plans to meet it is the business of the new department—and not only to make plans, but to get on with the job.

The present intention, we are told, is to build up a food-reserve equivalent to the needs of the population for one year. When it is considered that this means something like 3,650,000 tons of wheat, 5,000,000 tons of potatoes, 2,250,000 tons of onions—whew!—and all the other things in proportion, it is obvious that the new Food Director has a man-sized job on his hands. He is Mr. H. L. French, formerly second secretary to the Ministry of Agriculture.

A "second secretary" does not sound particularly impressive, but probably it is more important than the title would suggest. And, no doubt, Mr. French is a very competent man. He, at any rate, seems full of confidence.

"If the worst should happen, we shall be ready," was his announcement to the Press.

Well, good luck to him!

SKIES full of war-clouds and rumblings of thunder from every horizon—this would seem to be a fitting background for the passing of Sir Basil Zaharoff, the armaments king. There is even a certain irony about it. Here is a man who sold more munitions of war than any other ten men that ever lived, and he passes out just when the prospects for business are bigger and brighter—or blacker and bloodier, if you prefer—than they have been at any time since the Great War. But it is not likely that he worried much about that. He had had far more than his share of it. And he was eighty-seven.

About ten years or more ago I had the privilege of meeting the "Mystery Man of Europe", as the newspapers were fond of describing him. I had, of course, heard the various and contradictory stories floating about regarding his origin and activities. He was said to be Turkish, Greek, Russian—almost anything you like. No one seemed to know anything about his early life, except that he had started with nothing, and had piled up a stupendous fortune out of war and the mutual hatred and suspicion of nations. And no one seemed to know much about his later life either, for he kept it shrouded in elaborate mystery.

I had some idea that I was going to meet a sort of human spider, something dark and sinister and bloated. It is, I suppose, the sort of absurd and sentimental idea I would get. Certainly nothing could have been more wildly remote from the truth. Instead, I was introduced to one of the handsomest and most distinguished-looking old men I had ever seen in my life. I almost begged his pardon.

If anyone ever looked the complete patrician, Zaharoff certainly did. He was tall and slim and erect, though he was then about seventy-five, with a high-nosed, commanding sort of face, set off by a small white moustache and imperial. He had the right manner, too, quiet, courteous, but entirely aloof. The only thing about him that made you wonder a little if he might not be in some respects rather a sinister old gentleman, was the piercing but frosty gleam of his eyes, which were of an unusual shade of greyish blue—distinctly icy, in fact.

IT IS NOT unlikely that Zaharoff really enjoyed his reputation for the sinister and mysterious. He seemed to do everything possible to enhance it—or, perhaps it would be more accurate to say, he did none of the obvious things which would have effectively dispelled public curiosity about him. He had only to meet newspapermen and Press photographers half way, and he would have ceased to be a "scoop". As it was, they haunted him. He was a standing challenge to their enterprise.

Naturally, they did manage to catch him off his guard once in a while. His secretary—though he no longer held that difficult job, or he wouldn't have been seen talking to a newspaperman—told me, with some amusement, how the old man opened the window of his room in the Carlton Hotel in London one fine morning, only to have a photographer in a window across the Haymarket proceed to "snap" him in his pyjamas. After that he would never even let the blinds be drawn.

As a matter of fact, the only "sinister" thing about Zaharoff, so far as the public knew, was that he dealt in munitions of war—and dealt in them on an enormous scale. Possibly that is a very sinister trade. But, so long as governments go on buying guns and munitions, manufacturers will be found to make them, and salesmen will be found to sell them. And at selling them Zaharoff was a wonder, the greatest commercial traveller in all the history of the industry—the supreme bagman of death.

The story of his connection with Vickers, of which he afterwards became practically the commercial head, was that he went to them with a reminder that the Spanish Government was in the market for a large quantity of arms. He suggested that he should be sent as their representative, and try to land the order.

This was a good many years ago—long before the Great War. Zaharoff was then an unknown man, and his terms were high. But he was the sort of person who inspired confidence—he seemed to know so well what he was about. Besides, Vickers had very little hope of getting the order. They had, therefore, little to lose. They agreed to his conditions. He went to Spain, and he got the contract.

That was the beginning of a fortune estimated at one time to be as great as £50,000,000. But this was before he spent about £10,000,000 of it financing the Greek war against Turkey—almost the only occasion in his career when he permitted sentiment to enter into business, for he was passionately pro-Greek. Neither he nor Greece did very well out of it.

FROM Sir Basil Zaharoff to Mr. "Ted" Peekham, of New York, is a very long step—all the way from the horrid business of war to the most frivolous aspects of peace. But they, at least, resemble one another, however distantly, in the possession of a flair for organization, and an alert acceptance of opportunity—also, perhaps, a shrewd insight into the weaknesses of human nature.

Young Mr. Peekham landed in London the other day and drifted into the Savoy—as young Americans have a way of doing. And, like a good many others not necessarily either young or American, Mr. Peekham was struck by the number of ladies of assorted ages who seemed to be sitting about there, all dressed up but with no place to go—and with no one to take them.

They seemed rather bored and unhappy. Mr. Peekham was sorry for them. He decided to do something about it—that was where his flair came in. He decided, in fact, to establish a "Social Escort Bureau". The interesting coincidence that he is already running a similar institution in New York, out of which he is said to make about £4,000 a year, may have had something to do with the brightness of the idea. Not bad that £4,000 for a lad of twenty-two!

Of course, the idea of hiring a personable young gentleman to accompany a lady during an evening's gayety is not a new one—even in London. Years ago, I remember, one of the male dance-instructors in this very Savoy complained to me of the strain and boredom involved in this side of his professional activities. I gathered that the ladies who engaged him by the evening were seldom young and hardly ever attractive. It paid well enough, but it wasn't much fun.

The business, however, was entirely casual, a matter of individual preference and arrangement. What Mr. Peekham has done, is to put it on a strictly commercial and orderly basis. The thing has been organized. No lady in London need any longer be lonely of an evening, unless she wishes to—so long as she has the price. And there are no embarrassing arrangements to be made. All she has to do is to call up the "Escort Bureau", and they attend to everything for her.

The fees are Two Guineas from dinner to midnight, with a Guinea an hour overtime. And the lady, of course, pays all the expenses. The tip is the only thing that is left to her discretion—or indiscretion, as the case may be. She needn't give any at all, if she doesn't like, or she can make it a platinum wrist-watch. It is entirely up to her. In a general way, it is estimated that she can do the whole thing nicely for something under Ten Pounds.

That may seem rather a lot for an evening's mild entertainment—or perhaps not so mild. But see what she gets! The young gentlemen of this luxury service have all got to belong to families in Burke or Debrett, they must be at least five-foot-ten in height, weighing not less than 165 pounds or more than 175, able to dance divinely, to converse pleasantly on almost any subject, immaculately groomed, and thoroughly experienced in the social activities of London. At Ten Pounds a night, they are dirt cheap. And there are to be, at least a hundred of them. Think of it, girls!

Mr. Peekham is even considering adding to his staff a number of older men of a distinguished type, recruited from the Army and the Diplomatic Service. They are for ladies who may feel a little sensitive about going around with young gentlemen who look as if they might be their grandsons. That lad thinks of everything. He deserves to succeed. What's more, he probably will.

• •

TRAVELERS

Miss Lucy Bryden, younger daughter of Mr. and Mrs. J. W. Bryden, and Miss Joan Cudemore, have left Victoria for St. John, N.B., where they sailed by the Duchess of York for England, where Miss Cudemore will join her mother, Hon. Mrs. Carol Fellowes, in London.

Mrs. W. L. McFarland and her daughter, Miss Mary McFarland, have left Toronto to spend the winter in Florida. Mrs. Gordon Bolton, daughter of Mrs. McFarland, and Mr. Bolton, will spend Christmas with them.

Miss Barbara and Miss Diana Spencer, daughters of Col. and Mrs. Victor Spencer, and Miss Madeleine Cantelon, daughter of Mrs. P. S. McKergow, who attend school in Toronto, will spend the holiday season with their parents in Vancouver. They will be accompanied west by Mr. Jack Cantelon, who is a student at McGill University.

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B—Viyella wool and cotton flannel shirt, yellow, red, white, blue, green, 34 to 40. $4.95 Suedine fabric vest, blue, beige, wine. $2.95 Navy wool gabardine plus fours. 14 to 20. $6.95 Wool headband, navy, wine, brown, green, white. 50c

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SECTION III

SATURDAY NIGHT

BUSINESS » FINANCE » GOLD & DROSS » INSURANCE » THE MARKET

Safety for the Investor

TORONTO, CANADA, DECEMBER 19, 1936

P. M. Richards, Financial Editor

TREND OF WAGE RATES UPWARD IN CANADA

Rise in Industrial Payrolls Promises Further Expansion of Trade—Movement, Now Just Beginning, Likely to Carry Much Farther—The Factors Behind it Considered

BY WILLIAM KING

HIGHER wage rates for large numbers of industrial workers in Canada which have recently been announced by a number of important Canadian companies provide very definite evidence of better business in this country. Columns of favorable trade statistics may please the professional economist but larger industrial payrolls are much more satisfying to the business man. They provide almost indisputable evidence that recovery is an accomplished fact and that we may confidently look forward to a further expansion of trade.

The movement towards higher wage rates in Canada is just beginning and some useful purpose may be served by examining it. Very few people really understand the causes of the wage increases we are witnessing today in Canada, the United Kingdom, and the United States. It is true that wage increases are made possible by the larger trading profits which result from better business, but the reason for a general increase in wages lies deeper than that. We have to consider some of the forces which operate during the upward course of the business cycle.

When we look back over the past four recovery years we realize that the trade expansion we are now enjoying started with the general rise in raw commodity prices. As the prices the farmer received for his goods steadily increased, so he was able to buy more freely of manufactured articles and his position was further improved when his products began to move with greater rapidity into world markets. That is the basis of the recovery movement in this country and the United States and it is also the cause of the demand for higher wage rates. When commodity prices increase the price of food goes up, and, since food is essential, the cost of living rises and there is a decline in the purchasing power of the money income.

So wage rates usually rise after there has been a marked increase in the cost of living. Of course they rise when there is a shortage of labor, when governments legislate to increase wages, and when certain industries are enjoying above average prosperity. But a rise in the wage rates of all industrial workers is usually caused by an increase in living costs. Usually it is not effective in all industries at the same time but ultimately all industries are affected.

Actually the increase in the total cost of living in Canada is now about 6 per cent. above the 1933 level. It is not a large increase and to families with relatively large incomes it is not important. We have to consider, however, not 10 per cent. of the population but about 70 per cent. of it, and when we consider the larger percentage the total cost of living index may prove misleading as the basis for evaluating wage rates.

FOR instance a breakdown of the cost of living index shows that rents and cost of fuel and sundries have actually declined below the low level of 1933. Clothing prices are about 6 per cent. above the 1933 level, but food prices are about 16 per cent. above the 1933 level. This increase in food prices is largely responsible for the agitation for higher wages. As we have said, an increase of 16 per cent. in food prices is unimportant when 20 per cent. of the income is spent on food, but it becomes a matter of the most vital importance when 50 to 60 per cent. of the income is spent on essential commodities. So industrial workers receiving around a thousand dollars a year who have not received an increase in wages since 1933 would seem to be very much in need of one.

Looking for a moment outside Canada we find that wage rates in the United States have proved very responsive to expanding trade. Of course the cost of living in that country—particularly the cost of food—has risen much faster than the cost of living in Canada. The drive for higher commodity prices which started in the United States in 1933 was very effective but it added several points to the cost of living index. Shorter hours and new minimum wage rates increased the prices of manufactured goods and also added to living costs. In consequence of these two forces higher wage rates for industrial workers in the United States had become highly necessary by the middle of 1936.

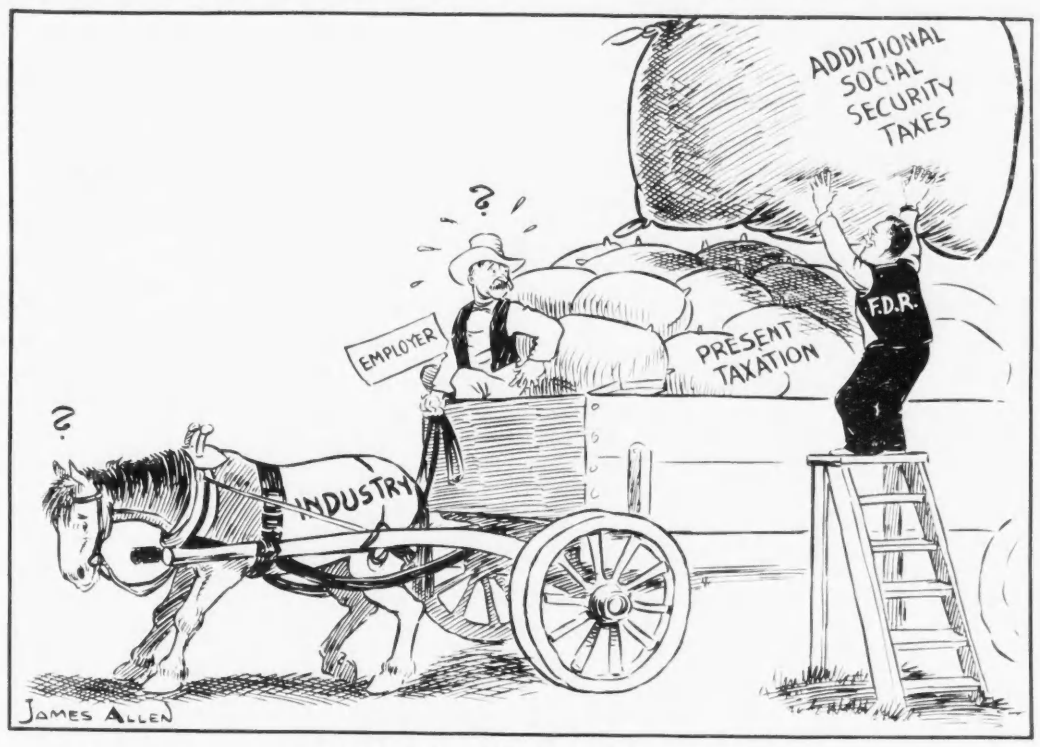
Within recent weeks there have been numerous industrial disputes in the United States caused by demands of organized labor for higher wage rates. Some of the disputes are not yet settled but none of them has been very serious and employers in general, assisted by larger profits, have been able to arrive at satisfactory agreements and the average level of wages has increased. Unquestionably the result of the recent presidential election in that country has strengthened the cause of organized labor and higher wage rates came more easily than they would have done under other circumstances.

The general level of wages in the United Kingdom has not proved as responsive to improving economic conditions as that of the United States. There are two principal reasons for this, (1) that the increase in living costs is greater in the United States than in the United Kingdom and (2) industrialists in the United Kingdom have strongly resisted attempts of organized labor to increase wage rates. At present there is grave danger that 300,000 workers employed in the Lancashire cotton industry will shortly go on strike because their demands for higher wages have not been met. There are also unmistakable signs of agitation in other British industries for higher wage rates and the general level of wages in the United Kingdom will increase during the next twelve months.

Although large numbers of workers employed in Canadian industries have received increased wage rates during the past few weeks, the movement towards higher wages has been neither widespread nor general. The important thing is that the movement towards higher wages has started and the question is which industries will be affected and how far will the movement go. In answering the question we must remember that Canada's position in the matter of wage rates is very much different from that of either the United States or the United Kingdom.

For many years, at least since the Great War,

(*Continued on Page* 28)



CAN OLD DOBBIN PULL THE LOAD?

SECURITY IN YOUR OLD AGE

But Can U.S. Social Security Act Really Fulfil Hopes and Aims? Does It Involve a Progressive Inflation?

BY J. H. SIMPSON

IN THE week in which this article was written about 26 million Americans received, through their employers, a circular addressed to them by their Government, under the heading "Security in Your Old Age," explaining, in necessarily simple language, the old age pension feature of the Social Security Act. "There is now," said this circular, "a law in this country which will give about 26 million working people something to live on when they are old and have stopped working."

Accompanying the circular the employees got an "Application for Account Number" to fill out by December 5—this application to be returned to the Government through the local postmaster. And starting January 1, 1937, employee and employer alike pays in 1 per cent. of the former's wages to the Government. By 1949 these payments, by gradual increases, will have tripled. These amounts are credited to the employee's account at Washington and the more he pays in the more he will draw out in the form of monthly pension cheques when he reaches the age of 65.

Well, that's the system. What do the 26 million think of it? Are they in favor?

They are. It will be recalled that immediately before President Roosevelt's overwhelming re-election, the Republican party, thinking that the workers would prefer a dollar in the hand to two in the bush, started what they thought was a swell roorback. Through the co-operation of willing employers, especially in the industrialized East, the pre-election pay-envelopes of the workers affected by the Act contained slips worded something like this:

"Effective January 1, 1937, we are compelled by a Roosevelt 'New Deal' law to make a 1 per cent. deduction from your wages and turn it over to the Government. Finally this will go as high as 3 per cent. You might get this money back in future years but there is no guarantee. Decide before Election Day whether or not you wish to take these chances."

It was somewhat reprehensible, this pay-envelope attack on Mr. Roosevelt. The benefits were glossed over, only the tax was stressed. But the interesting thing is that the attack was a ghastly failure. The workers saw through the roorback, realized that the Social Security Act was *not* an attempt to rob them, and knowing nothing about the economics of the matter, seeing only the promise of security in old age, voted in their millions for Mr. Roosevelt.

SO NOW the machinery is set up and in a few weeks the pay-deductions will start. There remains the thin red line of the Conservatives—the Supreme Court. Will the Court declare the Social Security Act unconstitutional and invalid?

It begins to look as if it may not. For on November 23 the Court sustained the State of New York Unemployment Act, based on and collateral to the Federal Social Security Act, Unemployment Section, by a 4 to 4 vote. Had Justice Stone, absent through illness, voted it is assumed that the New York act would have been sustained by 5 to 4. But of course unemployment is one thing and old-age pensions is another. The Court *may* decide against the old-age feature of the Federal Act, without

(*Continued on Page* 25)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND is still upward as it has been since July 1932 with no hint in the action of the market of any change in this trend.

THE SECONDARY OR INTERMEDIATE TREND of stock prices is shrouded in uncertainty. From March 1935 to April 1936, it was indubitably upward. It then experienced a small reaction and continued on up until the Rails on November 5th—see graph—by closing 1.15 points under the October 14th high gave half a signal that the current upward movement might be drawing to a close. Hence, in view of the very substantial preceding market rise we served notice on our readers in our issues of November 14 and 21 to cut down their investments and to eliminate their speculative positions. The character and volume of current trading is not bullish. Too many low priced stocks are being traded. Our market attitude, therefore, is one of caution. Hence the figures which follow are to mark the boundaries of a possible market decline. If the trading of the New York Stock Market carries both averages—not one but both—decisively through November 23 lows—see graph—we may expect lower prices. The Industrials in such a decline would likely carry far enough to involve a test of the October 26 low point, namely 172.30. Breaking this

(*Continued on Page* 26)

DOW JONES AVERAGES—NEW YORK STOCK MARKET

	Industrials		Rails	
A—Bull Market started	July 8/32	41.22	July 3/32	13.23
B—Last Important High Point	Nov. 14/36	184.90	Oct. 14/36	59.69
C—Last Important Low Point	Nov. 23/36	178.62	Nov. 23/36	54.73
D—Closing Prices	Dec. 12/36	180.92	Dec. 12/36	54.93

COL. Leonard P. Ayres, vice-president of the Cleveland Trust Company and prominent economist, made a more than ordinarily interesting speech to the Cleveland Chamber of Commerce the other day. He talked of Mr. Roosevelt's progressive extension of government responsibilities from the more purely administrative to the economic sphere and said that the accompanying progress in recovery has convinced the people of the United States that the national government can control economic conditions. Quite logically, therefore, the people have decided that henceforth the government must solve their economic problems. It is up to the government not only to restore prosperity but to maintain more or less uninterrupted prosperity from now on. We imagine that this rather puts the government "on the spot".

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UP TO the time of the decision of the Supreme Court against the N.R.A. early in 1935, the country had been moving toward a managed economy. Now its course has changed, and it is entering into a period of managed economics, Ayres said. He described a managed economy as one in which the government controls the volumes of output of the principal products and the conditions of hours and wages of the workers. A system of managed economics is one in which the government undertakes to control the fundamental conditions under which business operates, but not the detailed operations themselves. While the first was bound to affect potently the course of business and the welfare of the people, the latter seems likely to do so even more.

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THIS new attitude of the people toward government is so strongly held that it is practically certain, Ayres said, that for many years to come the people of the United States will choose each four years not merely a president over their politics but a president over their economics. This, Ayres said, is the paramount business development of our time. At least as far as the United States is concerned, it means that politics has assumed command over economics. It is a condition, he pointed out, that must control attempts to forecast business developments both for the long term and for the short term.

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THIS suggests that business is more or less permanently facing a new hazard when considering commitments for the long term. In Canada, in the federal field, government regulation of business and government attempts to control economic forces have not gone as far as they have in the U.S., but provincial governments are briskly following the trail blazed by Roosevelt, and the movement is liable to go further yet. In England, government policies to stimulate recovery have been very successful, and it is to be expected that there, too, the people will permanently look to the government to exert some measure of control over economic conditions. Can it be done successfully permanently? Will not governments, to win popular approval, be tempted to go too far with stimulative measures in a period of depression? Will popular opinion permit deflationary measures when they appear necessary? If the operation of natural economic laws is interfered with, may not the possibility of economic catastrophe be increased? Can business safely plan for the future when various governmental agencies are putting into effect new laws, new regulations and new policies, all designed to affect business and social conditions?

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IN OUR issue of December 5 we ventured to take exception to an editorial by F. B. Housser, Financial Editor of the Toronto Daily Star, which said (1) that it was up to the manufacturers of the United States to employ all the country's unemployed, and (2) that the use of labor-saving machinery creates unemployment. In regard to the first point we reminded Mr. Housser that the manufacturers never employed more than quite a minor proportion of the country's gainfully employed and so cannot reasonably be charged with responsibility for the present continuing unemployment. On the second point we suggested that Mr. Housser check up on the facts in regard to the relation of labor-saving machinery to unemployment. Mr. Housser's misconception is a popular one but it happens to be untrue. As we said, the fact is that the proportion of the United States' gainfully employed actually increased in the fifty years from 1880 to 1930 when so many new labor-saving devices were being introduced. The same is true of England, France, Germany and others.

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THE truth is that while technological improvements tend to create some temporary, specific unemployment, the increased production of goods and lower prices they bring about have always, so far, resulted in increased demand, higher standards of living and increases in the total volume of employment. Labor's wages and purchasing power and living standards are very much higher today than they were fifty or twenty-five years ago. Mr. Housser replied to our remarks of a fortnight ago, but chose to disregard these important facts, and we again invite him to check up. The Toronto Daily Star is a large and influential paper and it is obviously highly undesirable, from the standpoint of all classes of society, that it should spread false doctrines.

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Dividend Notices

CHARTERED TRUST and EXECUTOR COMPANY

Notice is hereby given that a dividend of 1% has been declared on the paid-up Capital Stock of Chartered Trust and Executor Company for the quarter ending December 31st, 1936, payable January 2, 1937, to shareholders of record at the close of business December 15, 1936.

BY ORDER OF THE BOARD.
E. W. McNEILL,
Secretary

Dated at Toronto,
November 26, 1936.

Provincial Paper Limited

Notice is hereby given that Regular Quarterly Dividend of 1¾% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED, payable January 2nd, 1937 to shareholders of record as at close of business December 15th, 1936.

(Signed) W. S. BARBER,
Secretary-Treasurer

Brazilian Traction, Light and Power Company, Limited

Notice is hereby given that the Board of Directors of this Company has declared a dividend of 40 cents per share on the Company's issued Ordinary Shares of no par value, payable on 30th January, 1937, to shareholders of record on the registers at the close of business on the 28th December, 1936. Payment of this dividend to non-residents of Canada will be subject to deduction of the Canadian Income Tax of 5 per cent.

DATED at Toronto, Canada, the 30th day of December, 1936.

By Order of the Board.
A. W. ADAMS,
Secretary

NOTE: The Transfer Agents of the Company are National Trust Company, Limited, Toronto and Montreal, Canada. The Company's London Agents are Canadian and General Finance Company, Limited, 3 London Wall Buildings, London E.C.2, England.

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

O'BRIEN

Editor, Gold & Dross:

Would you mind telling me what you think of O'Brien? Have heard that the ore is very good and that the stock is likely to go up to at least $20, but it has gone up so much lately that some people say it is just being manipulated by holders of the stock and is likely to drop sharply in price.

M.C., Toronto, Ont.

Yes, I also have heard that O'Brien Gold shares will sell at $20 but whether it will or not I certainly can't say. Purchasers of the stock at the present level are buying in anticipation that the spectacular showing discovered on the 500-foot level and proven to a depth of 1,250 feet, will continue to the 1,500-foot, to which point shaft sinking is proceeding, and that it will become one of the richest mines in the world.

Since the high-grade discovery was made last July, further development work has continued to increase the ore in sight. The No. 4 vein (spectacular high-grade producer) has been intersected in cutting a station at the 1,260-foot level and indications here were not only to the effect that the ore continued to depth but was likely to lengthen out as compared to higher horizons. Further development, however, awaits the completion of the shaft to a depth of 1,500 feet. While the present price of the stock places a valuation of more than $40,000,000 on the property it is estimated that some $50,000,000 of ore has been indicated above the 1,000-foot level.

Undoubtedly, however, it will be some time before the company is in a position to disburse an adequate dividend on the stock. A steady increase in production can be looked for but it is difficult to estimate the value of the ore being encountered because of its richness. It is understood the mill is at present providing sufficient revenue to take care of all operations, as well as the present development program. The capacity of the present crushing, concentrating, roasting and cyaniding plant is being doubled.

The possibilities for the stock are added to by the success which the company is meeting with at its subsidiary operation at Cline Lake. It is expected that a 200-ton mill will be in operation in less than a year, the property already having some 300,000 tons of $15 ore blocked out by diamond drilling.

OLD DIAMOND

Editor, Gold & Dross:

Have you any dope on Old Diamond Gold Mines? I received a night letter from Toronto telling of the opening up of high grade ore with visible free gold. The previous week they telephoned me from Toronto, which the phone office here says cost at least $9. Is there anything in the mine worth putting money into?

T. B., Ladysmith, B.C.

Apparently the local sponsors of Old Diamond Mines Limited are hard pressed to sell the stock, if as you say they are spending money in long-distance calls. Before I received your letter, a reader from the Maritimes also advised me that he had a long distance call from the same firm. Sales of stock by telephone are prohibited in Ontario and Quebec, but British Columbia, Nova Scotia and other provinces have not as yet lined up to make such sales promotion illegal. Naturally I am completely out of sympathy with such sales procedure, also with anyone who would buy mining stock over the long distance telephone from a brokerage house of which they had no previous knowledge. The wire to you signed by the president of the company looks like a "come-on" following their long distance efforts to high-pressure you into buying.

However, notwithstanding the methods being taken to finance operations, reports indicate encouraging developments at the property and there is no reason to doubt the authenticity of the news. The property is located in Hastings County, eastern Ontario, and considerable diamond drilling and exploration work has been carried out. Underground work is proceeding on the 100-foot level and officials state with "satisfactory results, indicating an average higher than anticipated."

It is understood that the property is to be examined by an independent engineer, and when this report is made public a clearer picture of the property's possibilities will be possible.

B.C. PACKERS

Editor, Gold & Dross:

I wonder if you would be good enough to let me have your opinion of the common stock of British Columbia Packers? I understand that last year the company did quite a bit of financial housecleaning and got itself in shape where profits could be earned. I am not familiar with the details, but I understand fairly drastic action was taken. I hear, too, that business with the company has been better this year. I realize, of course, that the common isn't an investment but I thought that it might be good for some appreciation if current hopes are borne out. Thanks for your help.

P. T. Y., Winnipeg, Man.

While B.C. Packers common is undoubtedly speculative, it is difficult to appraise its degree of attractiveness owing to the absence of official earnings information covering the current year. It is well known, however, that following the reorganization to which you refer, the company has been making a new and energetic bid for profits during 1936. It engaged on a moderate campaign of expansion, adding to its equipment, opening more canneries which had not been operated for some years, and developing new markets for its products. I would describe the common as moderately attractive for a purchaser who can keep in fairly close touch with developments. The current price of 12 compares with a low of 6 and a high of 13½ for the current year.

Two main factors control the profitable operation of B.C. Packers—the size of the pack and the company's ability to meet competition and maintain markets. Reports from the West Coast indicate that there has been a sizeable increase in the pack so the marketing factor is currently dominant. Here, too, the news is encouraging; foreign competition is said to be somewhat less severe and energetic sales efforts are being rewarded. It will, of course, require more than one good year to compensate for the discouraging series of deficits of the past, but currently the outlook is encouraging and the trend in the right direction. The reorganization to which you refer was the first progressive step and further, this year, the company refunded its previously outstanding 6 per cent. first mortgage bonds with a five per cent. issue, to be redeemed in the amount of $30,000 annually. Under the 1935 reorganization, the previously outstanding 7 per cent. preferred, together with accrued arrearages was wiped out and capitalization now consists of $221,000 of first mortgage bonds and 136,279 shares of no par value common.

Elimination of accrued deficits under the 1935 reorganization enabled the company to commence the present year with only a deficit of $32,250, this being the net loss on 1935 operations. As referred to above, the record of recent years is discouraging but it does show progress. In 1931 there was a net loss of $897,377 but this was reduced to $290,607 in 1932, to $287,219 in 1933, to $94,817 in 1934 and to $18,188 in the ten months ended February 28, 1935. The balance sheet position remains in need of strengthening, the last report showing total current assets of $1,969,219, made up almost entirely of inventory, against current liabilities of $1,821,408. Any distribution on the common is not, of course, in sight, but in all probability the 1936 results should indicate pretty well what the future may bring in the way of profitable operation. B.C. Packers is the dominant company in the fishing industry of the Pacific coast but its troubles have been chiefly due to factors over which it had no control. With its financial house now in order, with world prices and consumption rising, I think it is quite reasonable to anticipate a fair measure of recovery for the company.

CONSOLIDATED CHIBOUGAMAU

Editor, Gold & Dross:

I am interested in Consolidated Chibougamau Goldfields but find it very difficult to get information, and my broker says it is because Consolidated Mining and Smelting, the operating company, won't give out information. Please advise what prospects you think the mine has and if it is likely to go back to $3.38 and maybe higher. I am thinking of buying some of the shares and holding them awhile.

—R.V.F., Saskatoon, Sask.

It will be a year or more before final results have been attained at the Consolidated Chibougamau Goldfields property, according to Consolidated Mining and Smelting, the operating company. They claim it is imprudent to give out inconclusive results which may have to be corrected after further development. The stock is down considerably from the figure you mention and would appear to have possibilities, if you are willing to take the attendant risk and hold. If not prepared to gamble, you would probably do better to leave the stock alone until Consolidated Smelters is prepared to furnish the public with a complete picture of development.

As you have perhaps noticed there has been considerable controversy over the information given out. Only meagre reports have been forthcoming, while unofficial talk indicates that it is likely to become one of the major developments in Canada. Smelters has already spent $700,000 and plans to continue development. A number of veins have been disclosed, with a total footage of about 830 feet and an average width of less than three feet. This footage is said to be "commercial in a large-scale operation", but such a width over short lengths would not indicate a large operation. No values have been made public. Interest presently centres in a new orebody intersected in drilling to the south, said to be ten feet wide and carrying good gold and copper values, but here again no values have been made public.

No doubt exists as to the sincerity of Consolidated Mining and Smelting Company, but the question does arise as to whether they are not doing more harm than good by not displaying greater frankness, as after all the minority shareholders feel they have a right to the information. At any rate, it must be remembered that in the event of satisfactory developments, considerably more money will be needed to install a mining plant, provide power, transportation and a mill.

MOORE CORPORATION

Editor, Gold & Dross:

I own some of the common stock of Moore Corporation which shows me a very nice profit of around 15 points. I was just on the point of selling this and taking my profit when I saw the announcement that the dividend has been increased. The point is that while I am happy about the appreciation, I am also interested in income, and I had become dissatisfied with the $1 paid by Moore Corp. Does the new announcement mean that the annual rate has been stepped up to $1.60—even that means only a yield of 2.8 per cent. at 45 for the common—and do you think there is any chance of the dividend going higher? I don't need to sell. I would like to hang on to this stock as I think it is a good one, but I think we should be paid more. Your help will be appreciated.

K. W. R., Brantford, Ont.

The matter of taking profit is one which only you can decide in relation to your investment position, but speaking generally I think it would be worth while to hold Moore Corporation common. While it was not officially stated, I think it can be safely assumed that the 40 cent payment for the final quarter of 1936 definitely established a $1.60 annual basis, and keeping in mind the company's strong liquid position and the margin by which earnings have been exceeding distribution, further increases may be

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GOLD & DROSS

quite possible. The directors of Moore Corporation have been exceedingly conservative in the matter of dividends in the past but it is quite possible that the trend toward taxation of reserves may bring about a more generous policy.

No official figures as to 1936 earnings have been made public but it is well known that there has been a further extremely satisfactory upturn during the year, some optimists even predicting a figure of $4 per share. In 1935 the company's earnings rose to $2.18 per share on the common against $1.14 in 1934; $0.27 in 1933; a deficit of $0.18 in 1932; $0.70 in 1931; $1.26 in 1930 and $2.54 in 1929. The highest dividend ever previously paid on the common was $1 annually, established in 1929 and carried on through 1930. In 1932, 37½ cents was paid, nothing in 1933 and 50 cents in 1934 and 1935. The renewed $1 rate was established with the April payment of this year and the 40 cents for the final quarter brings distribution to date on account of 1936 to $1.15.

As to balance sheet position, the report at the close of 1935 showed total current assets of $4,229,348, including cash of $1,142,618 and Government bonds of $215,000, against total current liabilities of $954,940, or a ratio of 4.43 to 1. Net working capital at $3,274,409 was up from $2,791,225 a year previously, and despite the payment of dividends at a rate double 1934 distribution, $327,144 was added to surplus, bringing that amount to $933,275. To the best of my knowledge the company is not engaging in any campaign of expansion which would require any large amount of money and there would seem to be no reason for further strengthening of such an enviable corporate position.

Moore Corporation, which is a very large manufacturer of sales books and business forms, is directly dependent for its prosperity or otherwise on the general levels of business. There seems to be no reason why the current upward trend should not continue well through 1937 and it is quite reasonable therefore to expect further expansion of sales and profits. Levels for the common stock will undoubtedly be influenced by the general market trend and it is more than probable that yields on high-grade equities may not be high. On the basis of the company's expected performance, however, the trend for the common should be upward.

POTPOURRI

K. J., Toronto, Ont. The common stock of OTTAWA LIGHT, HEAT AND POWER, currently quoted at 99 and paying $6 annually, is yielding 6.1%. Through failure of the company in recent years to cover full common dividend, this stock cannot be placed in a high investment category, although I consider it entirely probable that the $6 distribution will continue. In the year ended December 31st, 1935, the company reported per share earned on its common stock of $5.69, in 1934, $5.09, in 1933, $4.50, in 1932, $5.50, in 1931, $6.62, and in 1930 $6.60. The company's last balance sheet showed total current assets of $689,689, including cash of $228,602 and marketable securities of $29,620, against total current liabilities of $305,866. Equity per share on the common stock was $107.63. The company, which controls the distribution of electric power and gas in the cities of Ottawa, Hull and vicinity, should naturally experience higher earnings through increasing consumer purchasing power. Further the refunding of the company's preferred stock this year and the replacing of the previous 6½% issue with a new 5% issue should effect fairly important savings, and thus increase the margin applicable to the common stock.

B. H., London, Ont. TOBURN GOLD MINES, which owns the old Tough-Oakes-Burnside Gold Mine, adjoining Sylvanite, is controlled by Premier Gold Mining Company. Net profits last year were just under twelve cents per share and eight cents were disbursed in dividends. The company is now associated with American Smelting and Refining and Premier Mines, in the control and management of the adjoining Continental Kirkland Gold property, where it is hoped the eastward continuation of the rich ore being developed on the 350-foot level of the Toburn will be located. This stock holds interesting possibilities.

C. W., Hamilton, Ont. Through a fairly drastic reorganization achieved in April of this year, ST. LAWRENCE PAPER MILLS materially improved its position and further strengthened it through the issuing of a new bond issue, former capitalization having consisted solely of preferred and common. The trade outlook for the company has, as well, materially improved. For the year ended December 31st, 1935, the company reported a net deficit of $30,964 as against a net deficit of $366,981 in 1934, and $562,494 in 1933. Under the new set-up, it should not be so long before the company is able to establish satisfactory earnings. The general newsprint picture continues to look bright.

W. L. M., Sherbrooke, Que. At last report BIG LONG LAC GOLD MINING COMPANY was exploring its claims in the Little Long Lac area on which early prospecting gave disappointing results, but I have no recent information on its activities. The company has a stock interest in VANTAGE MINES, a privately-financed company, to which it optioned its claims in the Mud Lake area of Quebec.

B. T., Ladysmith, B.C. REPUBLIC OF POLAND 6 per cent. bonds of 1940 are currently quoted at New York at 57. This low quotation is occasioned, of course, by the announcement of the suspension of transfer of funds from Poland to the United States, to meet interest requirements on Polish dollar bonds. My most recent information was to the effect that a delegation representing the Government of Poland and the Bank of Poland would discuss with American bankers "certain problems arising out of the suspension of the transfer of Polish loan payments to the United States." Until such negotiations are completed, the situation must of necessity remain exceedingly confused. What the outcome will be I cannot say, but I incline to the view that you would be warranted in retaining your bonds temporarily, rather than disposing of them at current levels.

P. C. L., Lindsay, Ont. YPRES CADILLAC MINES is a new company with a group of ten claims southeast of O'Brien Mines in Cadillac township, Quebec. The location is interesting but little exploration has been completed to date. Geological conditions are said to be favorable. R. R. Murdock is president, N. E. Davidson, vice-president, Stanley Harpham and Thomas Laidlaw, directors.

S. G., Toronto, Ont. I can see no reason for disposing of CANADA MALTING at current levels. You will have probably observed that the company has declared another extra of 50 cents per share payable December 15th to shareholders of record November 30th, in addition to the regular quarterly distribution of 37½ cents. You will possibly remember that this distribution parallels one of 50 cents on December 15th of last year, and that the company's distribution has amounted to $2.00 for the past two years. It has been officially stated that earnings this year are running somewhat ahead of the $2.86 reported for the year ended July 31st, 1935. Nevertheless actual results will not be available until some time early next year, since the company has changed its fiscal year to end December, with the result that the next report will cover 17 months' operations. In the year ended July 31st, 1934, the company earned $3.12, in 1933, $2.00, in 1932 (11 months), $1.39, in 1931, $1.51, and in 1930, $1.24. Earnings have, therefore, shown a satisfactory and fairly regular increase. The company has been able, apparently, not only to develop its domestic business but to retain a fair proportion of the export business which in recent years has been important to it. The financial position is strong, the last balance sheet showing total current assets of $2,875,832 including cash of $371,206 and call loans of $500,296 and marketable securities of $178,559, against total current liabilities of only $158,292. I see no reason why the company should not be able to maintain its business at high levels and shareholders might reasonably expect continuation of good yield, generous distribution and possibly some further appreciation.

D. M., Hamilton, Ont. It might be worth while to hold your WENDIGO GOLD MINES shares. Underground development is sufficiently encouraging to warrant plans for increasing mill capacity to 100 tons daily. At the present rate of 60 tons daily production is exceeding $21,000. a month with millheads at $15. Operating costs, exclusive of development charges, are just below $7 per ton and it is expected these can be reduced to $5.50 per ton. Ore reserves are said to be sufficient to feed the present mill for two and a half years.

A. G., Kelowna, B.C. The Marconi Wireless Telegraph Company of Canada Limited changed its name in 1925 to the CANADIAN MARCONI COMPANY LIMITED. You should write to the Quebec Savings and Trust Company at Montreal, enclosing your certificate, in order to make the exchange. Last year Canadian Marconi earned 1.9 cents per share on its common stock, as against 1.3 cents in the previous year. The stock is currently quoted at 2.

G. B. R., Winnipeg, Man. DARKWATER is an attractive enterprise. Diamond drilling indicated high gold values, and the property has been equipped with a mining plant. Sinking is in progress with a view toward reaching the 250 ft. level by the end of this year. Drifts will be put out along the vein at two levels, and by early spring the indications are that a substantial amount of ore will have been developed. The mine is under competent management and the enterprise appears to have a very promising future.

T. A., Campbellville, Ont. In my opinion the WINNIPEG ELECTRIC series "A" general mortgage 4-5% bonds, currently quoted at 77, constitute a fair investment. These series "A" bonds were the bonds issued, as you doubtless know, as a result of the reorganization of Winnipeg Electric and its subsidiary companies, completed this year. Last year the company earned interest requirements 1.26 times, and I think it is perfectly reasonable to expect that the company will be able to cover interest requirements on the series "A" bonds by a satisfactory margin. Further, as general business conditions continue to improve, income for this important Western public utility company should grow as well. As the price indicates, the bonds cannot be placed in the highest investment category at the present time, but I think they are reasonably safe and worthy of inclusion in a diversified portfolio.

M. H. E., Regina, Sask. GILBEC met with disappointing results when diamond drilling its original property, but has interesting possibilities through its holdings in DEMPSEY CADILLAC. The work at present on Dempsey Cadillac consists of diamond drilling. Also, shaft sinking by hand steel is in progress on one of the veins. The vein is narrow, but carries free gold. Machinery for a mining plant is being assembled and the plan calls for carrying underground work to 125 ft. in depth. The claims are an interesting prospect. Should anything of importance develop, such a result should reflect itself on Gilbec.

R. L., Sault Ste. Marie, Ont. It is difficult to justify the current price of 77, which contrasts with a high of 90 and a low of 45 for the current year, for the preferred stock of GENERAL STEEL WARES. While it is generally believed that the company's earnings this year have been showing an upturn, there is no indication that these earnings are even covering normal preferred dividend requirements. At the present time arrearages on this preferred stock amount to $40.25, and the company's financial position would not permit of the clearing off of these arrearages through cash payments. In addition, in 1935 the company earned only $3.59 per share on the preferred, and in 1934, only $2.36. The spectacular rise which occurred in the preferred was due to a number of factors, including rumors of refunding, of greatly improved earnings, and the possibility that the company might share, to a certain extent, in munitions orders. In the absence of any official information as to plans or earnings, however, the preferred at current levels can only be regarded as definitely speculative, and possibly subject to fairly wide swings in either direction. The stock cannot be described as a speculative investment; it is an out and out speculation and will remain so until further information is made public by the company.

C. A., Montreal, Que. PEND OREILLE holds more encouraging possibilities as the price of base metals advances, but it should be kept in mind that past experience at the property suggests the enterprise is speculative. MACASSA is growing and the resources now in sight suggest good prospects for an enlargement in mill facilities during 1937. The advance in quotations on the open market has already discounted a big increase in output and profit. STANLEY GOLD operated a little plant at Michipicoten for a short time and the recovery was unofficially reported to have been small and disappointing.

B. A., Victoria, B.C. I do not know exactly what you paid for your ASBESTOS CORPORATION, but certainly current prices of 113 afford you a very nice profit. Even so, in view of the exceedingly encouraging progress which the company has made since its reorganization, I would be inclined to hold. One school of opinion believes that current high levels for Asbestos common are over discounting the progress made, but on the other hand there is no doubt but that intensified world consumption has developed and is still developing for the company products. As an indication of the progress the company has been making this year, are the figures for the 6 months ended June 30th, 1936, in which gross sales were $1,351,462 as against $718,291 in the corresponding period of 1935. In the first half of 1936, earnings amounted to $1.79 per share on the common as against 13 cents the corresponding period the year before. There is no doubt that the 1936 report should make encouraging reading for shareholders.

L. F., Winnipeg, Man. SAN ANTONIO is the only mining stock in your entire list with any assured future. Recent developments at depth on San Antonio have removed some of the uncertainty that had been developing. These shares are a reasonable hold. If I held the remainder of your list I would dispose of them for what I could get and would put the proceeds into growing new mines such as MacLeod-Cockshutt or Moneta Porcupine.

J. F., Toronto, Ont. I am inclined to doubt if any value now attaches, or will attach to the stock you hold in TAPLIN NATURAL TREAD SHOES LIMITED. The income of the company is derived from royalties paid by Natural Tread Shoe Company Limited, and I am informed by Mr. V. E. Taplin himself that income in recent years has been so small that practically nothing has accrued to the Taplin Company.

M. S., Orangeville, Ont. PERRON GOLD is producing at a profit and shows reasonable indications of growth. Shares in new mines cannot be classified as investments. In the case of Perron, the shares are an attractive speculative hold. The building of a railway through the area would be beneficial in bringing about a reduction in costs of operation, and thereby adding to the rate of net profit. DOMINION PORCUPINE has claims in the raw prospect stage north of McIntyre, in the Porcupine district, and also one claim to the east of Pamour. There appears to be little market for the shares at present.

I. A. G., Capreol, Ont. You might be well advised to retain your shares of BAGAMAC ROUYN MINES for the present, as I understand the company is planning further development of its property adjoining Noranda Mines. Some copper-gold intersections were encountered in former work but results were inconclusive. The shaft which is down 220 feet is to be deepened another 200 feet. Bagamac is also interested in the financing of the Frontier Red Lake Gold Mines, where underground development is proceeding at 150 feet.

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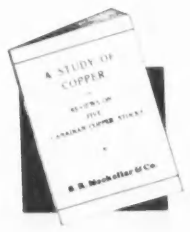
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Concerning Insurance

INCOME AND OUTGO

Premium Income and Disbursements Under Life Insurance and Annuity Contracts in Canada, 1875-1935

BY GEORGE GILBERT

COMPREHENSIVE and detailed information as to the business and financial standing of the various life insurance companies operating in this country under the supervision of the Dominion Government authorities has been available over a lengthy period in the yearly reports of the Dominion Superintendent of Insurance. These Blue Books contain all the data necessary to a correct understanding of the progress or otherwise of the companies both as a whole and individually during the past sixty years.

These records show that in every year from 1879 to 1931 there was an annual increase in the total volume of ordinary and industrial life insurance in force in Canada, the total rising from $86,273,702 at the end of 1879 to $6,124,519,541 at the close of 1931. At the end of 1932 the total had decreased to $6,002,987,909, to $5,787,123,088 at the end of 1933, and to $5,738,096,654 at the end of 1934, rising again to $5,749,769,893 at the end of 1935, so that the total volume of ordinary and industrial life insurance in force in this country is definitely on the increase once more.

There has also been a steady growth in the volume of group life insurance in force in the Dominion from the year 1919, when the figures of group insurance first appeared in the Blue Books, down to 1931, the total rising from $11,511,250 at the end of 1919 to $497,748,252 at the close of 1931. By the end of 1932 the total had decreased to $468,620,637, and to $460,502,886 by the end of 1933, rising again to $482,629,875 by the end of 1934, and to $509,388,511 by the end of 1935, so that there was then a larger volume of group insurance in force in this country than in any previous year.

WHAT the people of Canada have been depositing each year in premiums to maintain their life insurance policies and annuities in force has also shown a steady increase from year to year with few exceptions from 1875, the first year for which Government figures are available, down to 1935. In the former year the amount was $2,882,387, and in the latter year it was $201,028,638 for ordinary and industrial life insurance and $7,111,503 for group insurance, a total of $208,140,141.

Altogether the total amount paid in premiums during the period from 1875 to 1935, inclusive, for ordinary and industrial insurance in Canada was $3,514,703,200, while the total paid for group insurance from 1919 down to the end of 1935 was $56,113,239, an aggregate of $3,570,816,439.

What the people of this country have been receiving each year under life insurance and annuity contracts has increased from $719,485 in 1875 to $159,511,760 in 1935. During the entire period from 1875 to 1935 inclusive, they have received altogether a total of $2,157,371,123. Of this total $737,913,378 was for death claims, $239,736,405 for matured endowments, $20,796,042 for disability claims, $671,576,828 for surrender values, $467,492,832 for policyholders' dividends, and $19,805,638 was received under annuity contracts.

There has been an increase in the total yearly amount received in death claims from $718,346 in 1875 to $41,070,312 in 1935, while the amount received in matured endowments has increased from $17,268 in 1877 to $12,741,810 in 1935. In disability claims the yearly amount received has increased from $11,361 in 1917, when such claims first appeared in the record, to $3,013,966 in 1927. In surrender values, the total received has increased from $1,119 in 1875 to $70,125,502 in 1935. The peak year for surrender values was 1932, when $91,847,772 was received for surrendered policies, 1933 coming next in order with $88,199,862.

WHILE these tremendous sums have considerably increased the total amounts paid to living policyholders in recent years, and have thus furnished a talking point in certain quarters, they really represent mostly the frustration of the purpose of life insurance through the destruction of policy values sorely needed in many cases for family and old age protection.

In the total yearly amount received in policyholders' dividends there has been an increase from $220,793 in 1877 to $30,215,240 in 1935, while in the total yearly amount received under life annuity contracts there has been an increase from $2,232 in 1876 to $2,341,930 in 1935.

It is of interest to note that the proportion of the total yearly amount paid in as premiums which is returned in disbursements under life insurance and annuity contracts has shown a substantial increase in the last decade. In 1875, the ratio was 24.96 per cent.; in 1885 it was 54.74 per cent.; in 1895, 54.79 per cent.; in 1905, 54.85 per cent.; in 1915, 66.20 per cent.; in 1925, 50.12 per cent.; and in 1935, 76.64 per cent. The year with the highest proportion was 1933, when 86.97 of the total paid in as premiums was returned by way of disbursements under life insurance and annuity contracts.

Another useful tabulation in the Blue Book shows the total income and the total disbursements of the Canadian life companies each year for the period from 1875 to 1935. In 1875 their total income was $875,997, made up of: Premiums, $707,261; interest, dividends and rent, $168,736. In 1935 their total income was $384,303,363, made up of: Premiums, $267,274,172; interest, dividends and rent, $79,205,749; other receipts (including $21,871,845 left with companies in respect of insurance contracts and $11,761,817 gross profit on sale or maturity of ledger assets), $37,823,442.

FOR the entire period from 1875 to 1935 inclusive their total income was $5,392,606,964, made up of: Premiums, $3,982,935,888; interest, dividends and rents, $1,105,067,266; other receipts, $304,603,850.

Total disbursements of Canadian life companies in 1875 were $353,004, of which $152,652 was for payments under life insurance and annuity contracts, $181,870 was for general expenses, and $3,500 was for dividends to shareholders. Their total disbursements in 1935 were $271,270,515, of which $194,269,254 was for payments under life insurance and annuity contracts, $54,788,898 was for general expenses, $1,042,022 was for dividends to shareholders, and $21,170,341 was for other disbursements, including $18,424,047 for payments under supplementary contracts, premium reductions and deposits withdrawn, and $2,214,243 for gross loss on sale or maturity of ledger assets.

Their total disbursements during the entire period from 1875 to 1935 amounted to $3,578,041,125, of which $2,396,231,320 was in respect of life insurance and annuity contracts, $995,394,219 was for general expenses, $32,146,021 was for dividends to shareholders, and $154,269,565 was for other disbursements.

Thus the total income of the Canadian life companies over the sixty-one years exceeded their total disbursements by $1,814,565,839. The peak year as regards income was 1931, when a total of $429,355,707 was received, while the peak year for disbursements was 1932, when a total of $332,012,736 was disbursed.

WILLIAM WALLACE, Supervisor of Field Service, Confederation Life Association, who recently retired after twenty years of active service with the Association in the field and at head office, is a notable example of a newspaperman who made good as an insurance executive. He has placed the business of life insurance in Canada under a lasting debt of gratitude by the excellence of his work as Chairman of the Working Committee of the Canadian Life Insurance Officers Association, which deals with the Institutional Advertising of Life Insurance, and which has done so much to enhance public confidence in the business of life insurance in this country. It is satisfactory to know that he will continue as Chairman of the Committee.

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DOMINION LEGISLATION OF 1936

IN THE annual report of the Dominion Superintendent of Insurance appears the following reference to the amendments made to the Canadian and British Insurance Companies Act, 1932, at this year's session of Parliament: "Most of the amendments were concerned with the correction of substantial and clerical errors in the Act of 1932 and the amendment thereof in 1934. The latter amendment had repealed many sections of the 1932 Act and had then proceeded to renumber the numbers of the sections affected by these deletions with the result that cross references to sections so renumbered were not changed. The amendment of 1936 corrects the large number of errors in these cross references.

"The amendment also included the following substantial changes:

1. Provision is made that the annual general meeting of every Canadian insurance company and the meeting of the periodical representative convention of every Canadian fraternal benefit society shall be held within Canada.

2. The investment section is amended to make clear that the limitations on the percentage of the common stock of any corporation which may be invested in and the percentage of its ledger assets which any Canadian company may invest in common stocks apply to the amount loaned on the security of or invested in the said stocks, and that any amount so loaned reduces by the same amount the power to invest in common stocks.

3. Provision is made that a majority of the board of directors, executive council, grand council or other governing body of Canadian fraternal benefit societies shall at all times be persons resident in Canada.

4. The requirement for mailing copies of the valuation balance sheets of Canadian fraternal benefit societies to policyholders in Canada is extended to policyholders outside of Canada as well.

5. The penalties imposed by the Act upon companies transacting business without a certificate of registry is extended to apply to corporations incorporated under the Companies Act of the Dominion as well as to insurance companies incorporated by special Acts of the Dominion. It has been found that companies incorporated by Letters Patent and thus prohibited from transacting the business of insurance, have nevertheless transacted such business and the penalty section was probably ineffective to deal with such companies.

6. The section of the Act regulating the division of the profits earned on participating policies between holders thereof and the shareholders of the company has probably, since 1932, not applied to provincially incorporated companies which have secured registration under the Act. The recent amendment includes a provision that such provincially incorporated companies shall be required as a condition of registration or renewal thereof to file undertakings that the said companies will comply with the said provision as if they were Dominion companies. Failure to observe such undertaking will involve the cancellation of the certificates of registry.

"There was included in the Bill, as originally introduced in the Senate, a provision reducing the proportion of profits on participating policies which may be credited to the shareholders' account of any company from 10 per cent., as now provided in the Act, to 5 per cent. This amendment was rejected by the Committee on Banking and Commerce of the Senate on the ground mainly that it would involve a hardship on the smaller Canadian companies. It is to be hoped that the provisions of the unamended section will be hereafter regarded as designed only for the purpose of those smaller companies which have not yet made an adequate return to their shareholders and that other companies will voluntarily reduce the said proportion to 5 per cent. or less. The continued transfer of 10 per cent. of the said profits to the shareholders' accounts by the larger companies inevitably involves an inordinate return to the shareholders of the companies at the expense of the participating policyholders."

INSURANCE INQUIRIES

Editor, Concerning Insurance:

I have been approached by agents of the Mutual Benefit Health and Accident Association, head office, Toronto, regarding health and accident insurance.

I have been unable, locally, to secure very much information relative to their status.

I understand you have a department which deals with such matters. Would you kindly advise as to their reliability at your earliest convenience.

—R. B. W., Walkerville, Ont.

Mutual Benefit Health and Accident Association, with head office at Omaha, Nebraska, and Canadian head office at Toronto, has been in existence since 1910, and has been operating in Canada since December 11, 1934, when it received a Dominion license. It is regularly authorized in this country to transact sickness insurance and insurance against bodily injury and death by accident. It has a deposit with the Government at Ottawa of $100,000 for the protection of Canadian policyholders.

At the end of 1935 its total assets in Canada were $57,058.50, while its total liabilities in this country amounted to $10,292.97, showing a surplus here of $46,765.53. Its total income in Canada in 1935 was $42,369.03, while its total losses and expenses incurred in this country were $50,253.15.

Its head office financial statement showed total admitted assets at December 31, 1935, of $3,824,633.31, and total liabilities of $3,424,633.31, leaving a surplus over liabilities of $400,000.00, made up of contingent fund, $300,000.00, unassigned funds, $100,000.00. Its total income in 1935 was $7,541,843.92, while its total disbursements were $6,891,983.24, of which $3,913,583.32 was the net amount paid for claims.

Benefits under its policies, if issued free of limiting endorsements, are very liberal, and the rates are low. The policy is not a closed contract like that issued by a stock company, as the association reserves the right to assess the policyholders if necessary, but so far no assessments have been made, I am officially informed, and in view of the present financial position of the Association, this contingent liability may be regarded as a remote one.

If a person understands this contingent liability feature of the policy and is willing to assume it in order to effect a saving in the current cost of his sickness and accident insurance, there is no reason in my opinion why he should not do so.

It is to be noted that the policy does not cover while the insured is not continuously under the professional care and regular attendance at least once a week, beginning with the first treatment, of a licensed physician, other than himself. All claims against the Association are readily collectable.

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Editor, Concerning Insurance:

Of the following life insurance companies, New York Life, Excelsior, and Imperial, which do you consider the best to insure in and why? Do all life insurance companies operating in Canada have to comply with Canadian laws which are designed to safeguard policyholders? Is there any danger of the above companies becoming insolvent? If they did, would the policyholders have to make up the deficit?

I have a paid up policy in the New York Life. Would you advise me to surrender for cash or hold to protect my wife and family in case of my death?

I have paid thirteen premiums on a $1,000 twenty pay life policy in the Imperial and ten premiums on a $500 twenty pay life with double indemnity in case of accidental death in the Excelsior. If I could not continue both,

IRISH BUSINESS FOR IRISH COMPANIES

COMMENTING upon the Irish Insurance Act, 1936, Mr. A. M. Kerr, Belfast, writing in the Chronicle, says that the Act is an expression of a very proper desire on the part of the Government of the Irish Free State to give the assured the greatest possible security, whilst at the same time giving Irish companies such a measure of protection and support as would enable them to secure a large part of Irish business. The business was originally all done by British companies or their Irish subsidiaries, and when in recent years Irish companies sprang up, there was a great danger that in their competition against the powerful British companies they would resort to unsound methods, endangering the security of the assured. To meet this danger the new Act requires all companies to be licensed and does not allow ordinary or industrial life companies to transact any other business. Amalgamation of life companies is encouraged.

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GREAT-WEST DOES RECORD MONTH'S BUSINESS

IN HONOR of President George W. Allan, K.C., the field force of The Great-West Life has just concluded its November President's Drive for new business. The result has been a two-year record in applied volume, with 2,258 sales averaging $2,920 each—an increase of approximately $500 a sale as compared with the same month in 1935. Over 500 agents produced business during the Drive and over five millions of insurance was placed. The Winnipeg Agency, under C. F. Dunfee, led the company in applied volume, while Toronto 1 Agency, under H. A. H. Baker, led in placed business.

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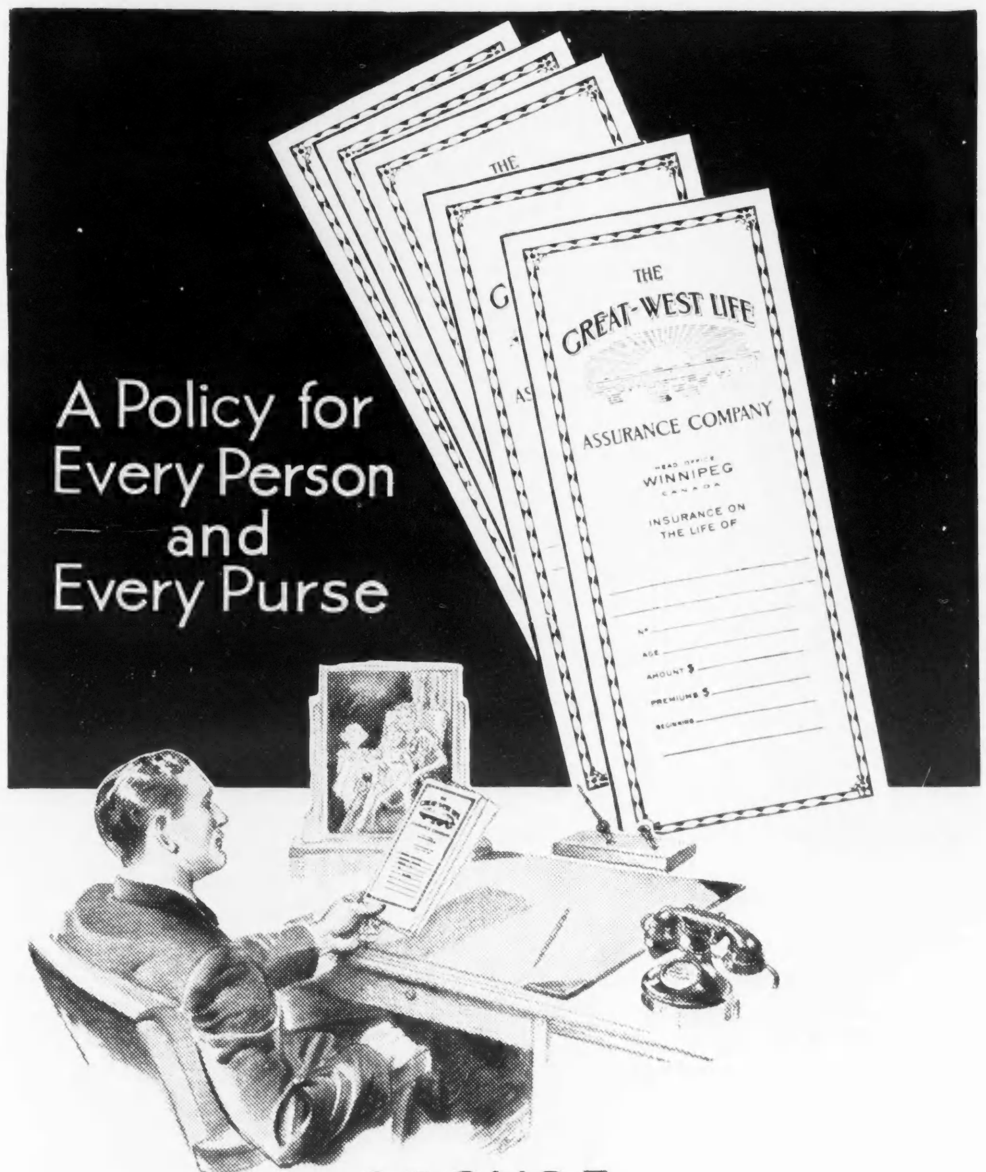

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which would it be wiser to surrender? Do you think the companies are equally strong financially?

—D. B. M., Spencerville, Ont.

As the policyholders of the three companies referred to, the New York Life, the Excelsior Life, and the Imperial Life, are fully protected against loss, however far into the future the contracts may run, and as there is no danger of any one of them becoming insolvent, you have made no mistake in taking out policies with these companies, and I would advise you to maintain them in force as long as you require life insurance protection for your dependents. Should a time come when you have no one dependent upon you for protection in the event of your death, you could use the cash value of the policies to provide you with an income for the remainder of your life.

Accordingly, I would advise you to hold your policy with the New York Life as long as you need family protection. If you cannot continue all three policies, it is usually advisable to relinquish the one most recently acquired, unless the contract has some feature which makes it more desirable in your particular case than the older contract.

All three companies operate under Dominion registry, and are thus required to comply with the deposit and solvency regulations of the Dominion law for the protection of policyholders. All three companies are equally safe to insure with.

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Editor, Concerning Insurance:

I have long been a subscriber to your paper and appreciate the value of the advice given on various financial matters.

As I hold a small block of the stock of the Western Life Assurance Company I would like to have your advice as to its value. What price can be had for the stock today? What is the real value of the stock? What is the reason for the recent reduction in the price of the stock which I am told has taken place? What are the reasons that this company has made such a poor showing the last few years?

—M. F. S., Vancouver, B.C.

The Western Life Assurance Company, with head office at Winnipeg, has been in business since 1911. It originally operated under a Manitoba charter, but since 1918 it has been doing business under Dominion charter and registry. Its authorized capital is $1,000,000, of which $690,200 has been subscribed and $138,000 paid up. In addition, $242,971.10 has been paid in by shareholders as premium on their stock.

There is no market for the stock, so far as I know, and what price could be obtained for it at the present time it is impossible to say. All companies doing business principally in the West have been finding it very difficult to make any headway in the past few years, and this company is no exception, although, as far as I can judge, there has been little change in the value of the equity of the shareholders in the company, and accordingly in the intrinsic value, as apart from the market value, of the stock. As general business improves, there is no reason why the position of the company should not also improve, provided its affairs are efficiently managed. Therefore it would appear to be advisable to hold the stock rather than to sell at the present time.

At the end of 1935, the total assets of the company, according to Government figures, were $1,399,765.84, while the total liabilities except capital amounted to $1,253,507.19, showing a surplus as regards policyholders of $146,258.65, and a net surplus of $8,218.65 over paid up capital and all liabilities. Thus the capital is shown to be intact and unimpaired on the basis of Government valuation of assets and liabilities.

As policyholders are amply protected to the full face value of their contracts, the company is in a position to attract new business and increase its insurance in force as times get better, and thus improve the position of the shareholders. With good management, the company should be able to go ahead in the future.

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Editor, Concerning Insurance:

I would very much appreciate your opinion as to what you consider would be the advantage in paying up in full ordinary life participating policies in the Monarch Life Company and Sun Life Company which would take about $1,000 cash to pay up. Does the financial position of these companies make this a safe investment and what would be the result should these policies become a claim before their maturity dates; that is to say, would the face amount of the policy be paid out plus the amount of prepaid premiums? Or as an alternative, would you advise in preference the paying up of a Dominion Government annuity with these funds?

—H. G. M., Melville, Sask.

It would be of considerable advantage if you opened a premium deposit account with the Monarch Life and the Sun Life of Canada, with the object of providing in advance for the payment of the annual premiums on your policies, as the money would be earning a considerably higher rate of interest than it would be if deposited in the bank, and as the balance remaining to your credit at any time would be available in case of a pressing emergency, when money might not be available elsewhere.

Your money would be as safe as if it were deposited in a chartered bank, and in the event of your death, any balance remaining to your credit would be payable in addition to the proceeds of the policy. Unless immediate income is of more importance than anything else, it would be preferable to use the money in this way than for the purchase of a Government annuity. The financial position of the Sun Life and the Monarch Life is such that you would be running no risk in either case.

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What is the feeling of security worth? Those who carry heavy insurance, should not let the matter of a few dollars difference in premium cost tempt them to accept Insurance that has not the recognized backing and security so essential to the soundness of the insuring company and to the peace of mind a business man needs and expects.

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Security in Your Old Age

(*Continued from page 21*)

disturbing the unemployment feature—a feature which need not be touched on in this writing. The pity is that should such a thing happen it would throw into reverse all the intricate machinery now set in motion. It would, in short, be an awful mess. Especially if the veto came after a long delay such as took place in the invalidating of N.R.A. But the Supreme Court is, after all, human. Will it force the reversal of 26 million registrations? Will it turn its back on the desires of the great majority of employees?

And yet, if it doesn't, will not a still greater mess develop? In an article on this page last May* this writer criticized the provisions of the Act from the standpoint of its workability. It was stated then that the 9 per cent. tax on industry, which would be the annual cost when the Act is fully operative, would prove too heavy a burden to be borne. It was also pointed out that the Government would seemingly have to move all its debt into the Social Security portfolio (for investment in any other securities is prohibited) with possibly disastrous results to the institutions, such as banks and life insurance companies now largely dependent on government securities for their income.

These objections remain unanswered. The Americans haven't got that far in their thinking yet. The bridge which might be entitled "Effect on the National Debt" is apparently being left until it has to be crossed. This writer remains of the opinion that the bridge cannot be crossed in an orderly manner and that the whole scheme has in it a Townsend-like element of progressive inflation which will not only greatly increase the existing income taxes but also lower the value of the dollar so that the pension benefits when they come to be paid, will not buy anything like what they will buy today. And it is a point not to be forgotten that the public debt of the United States, available for the Social Security fund alone, will have to rise to something like twice its present level before pensions begin to meet, or exceed, the premiums or taxes (as, for reasons of constitutionality, they are called), and that all of this debt is required to bear interest at 3 per cent., regardless of prevailing market rates. Is this feasible?

THESE things remain to be proved. Meantime some interesting minor phases present themselves. One of them surrounds the question of book-keeping.

Would you open a bank account without getting a pass-book? Careful study of the application blanks, circulars, etc., leaves the student with the impression that the employee gets no receipt for his payments. True, he is to be given a number. (The Republicans and the Jeffersonian Democrats made quite a play about those numbers (remember Al Smith's speeches?) But he seems to be left at the mercy of a horde of hastily-engaged governmental clerks in so far as the allocation of his payments to that number is concerned. And it must be remembered that his pension is based entirely on his payments. No doubt the most expensive and modern machinery will be installed so it *may* work out all right but, personally, this writer would like to get a receipt. Maybe the Board will decide that something in the nature of a receipt or pass-book should be issued but this, of course, would imply the ability of the wage-earners to retain safe custody of such papers during the ten, twenty, or thirty years that they are paying in as they drift about the country. It would also seem to imply a periodical presentation of pass-books or check of receipts with the records at Washington and oh the whole thing seems impossibly cumbersome.

Other questions are cropping up such as the one that was decided by the Coffee judge in the Radio "Court of Human Relations" on the Sunday before this was written. A woman appeared before that Court in a great dither because she had understated her age to her employer by eight years and now, please Judge, must I tell my employer I understated my age or must I understate it in my Social Security Application too? And if I do that won't I have to go on paying instead of receiving for eight years longer than I should?

This poor woman — incidentally, thousands of employees, male and female, in the United States have understated their age to secure employment in that youth-loving country — this poor woman's mind was set at rest by the judge. He told her that her employer need not see her application form. So she could tell the Government her correct age and keep on fooling her employer. And surely enough, the "Instructions to Employers" which accompany the employees' registration blanks, carry this italicized clause:

"Some employees may prefer to file their applications through some other channel than their employer. In all such cases they should be permitted to do so, even though the employer is offering to perform this service for them. In no case may they be refused permission to deliver or forward their own completed applications to the postmaster."

This King Solomon-like regulation of the Social Security Board makes one think that perhaps it really may have the capacity to iron out the complications inherent in the Act — at least the organization complications. Another such complication is that of a married woman working under her maiden name. This is another very prevalent racket in the United States, where many a fair stenographer is a Miss by day but a Mrs. by night. Thousands of people, too, are working under assumed names. In such cases presumably no difficulty will arise, so long as they stick to their present assumption, that is, unless the Board starts in on the colossal job of checking births. In this matter of assumed names, by the way, the Social Security Act may prove to be of value in law enforcement. For if the "G men" are to have access to the Social Security records it will be quite a help in running down fugitives from justice. It would almost seem that a defaulting employee will no longer be able to "skip out" unless he is prepared to lose the benefit of the payments he has made and that his employers have made for him. Not an important factor for a few years but rather an interesting point.

THE position of aliens in the country who may pay into the scheme for a number of years and then return home, has not yet been decided. The application blanks do not require employees to state whether or not they are citizens, so presumably it doesn't matter so long as they stay in the country. But what if they don't? Will the amounts they have paid in remain to their credit and will cheques commence to be sent to their last-recorded address when they reach 65? Or will they get refunds when they leave the country? Or will they just have to forfeit? It is an important point to thousands of aliens in the country, this writer among them.

The problem of private pension funds is neatly glossed over by the Government, which blandly says: "Maybe your employer has an old-age pension plan for his employees. If so, the Government's old-age benefit plan will not have to interfere with that. The employer can fit his plan into the Government plan."

Speaking of the employers, they are as universally opposed to the Act as employees, apparently, are for it. Many have wriggled out of it. For instance, all National banks, as well as State banks which are members of the Federal Reserve System, have had themselves declared, for the purposes of the Act, "instrumentalities of the Federal Government." As such their employees are exempt. There is nothing on record to show that the latter object to exemption — possibly white-collar workers feel more competent to provide for their own old-age than do the "working men." It is expected that the next non-cooperative step by employers will be a move to have all companies with private pension funds exempted despite the abovequoted bland dismissal of such cases.

These are some of the problems besetting the doubtful, though well meant, attempt of the present U.S. Government to superimpose Government pensions on a people who have already carried the theory of endowment insurance to an unprecedented level. What has it all to do with Canada? Possibly nothing. But it is a fact that many of the ideas of the New Deal have found favor in Ottawa, and with this thought in mind this writer cannot think of any better way of closing this article than by repeating his closing of the former piece which appeared here last May.

"Canadians are fortunate in that they are able to watch experiments on the bodies politic and economic of their great neighbor without having to undergo the agonies of experimentation themselves. This remark is perhaps particularly apropos of this modern craving for the impossible—social security. Perhaps in the hey-day of our prosperity we might have played with the millenium-like idea of social security. We did not do so and it is too late now. The needs of the present far outweigh those of the future and we must recognize the grim fact that our real social security lies in the maintenance of the *status quo* and the preservation of our national credit. In the words of the theatrical profession, 'the show must go on'—even if some of the less fortunate actors do not."

*—*The Man Who Knew Lincoln*, 23rd May, 1936.

MINES

BY J. A. McRAE

MADSEN RED LAKE received $500,000 in cash for 500,000 treasury shares, and gave an option on a further 1,500,000 shares of treasury stock for $1,750,000 when and if fully exercised. The individuals involved in the purchase include J. P. Bickell, Ben Smith, C. D. Kaeding, Gen. D. Hogarth and others.

•

Hollinger Consolidated produced $10,550,000 during the first three months of 1936. The ore so far this year has yielded an average of $8 per ton. Output for the whole of 1936 promises to exceed $14,000,000.

•

Dome Mines has had average gold recovery close to $13 per ton so far this year. Total output for 1936, according to estimates based upon performance up to this date, will exceed $7,000,000, secured from a little over 550,000 tons.

•

Newmont interests are making progress in the exploration of property at Favourable Lake. This is in Ontario, not far from the boundary between Ontario and Manitoba. Unofficial reports suggest a somewhat novel plan through which fuel oil may be transported by boat from Winnipeg to a point on the Berens River, and thence pumped through a pipe line to Favourable Lake. Diesel power is proposed for mine development as well as for ore reduction works.

•

Robb-Montbray, holding something less than 300,000 shares of Darkwater Mines, plans to distribute its assets. Stockholders are to receive one share of Darkwater for each twenty shares held in Robb-Montbray, and also a small cash disbursement. The quotations for Darkwater at the time of writing lend a value of about 12½ cents per share to Robb-Montbray.

•

Central Porcupine has completed a very long crosscut at the 1,000 ft. level to about the centre of its property. Diamond drilling is to begin immediately at this point and will probe for the first time the porphyry contact areas where prospects are considered favorable for discovery of ore.

•

Northern Empire Mines is operating at 175 tons of ore daily and is producing very close to $100,000 every thirty days. The recovery in recent months has averaged well above $18 per ton. This enterprize has received a minimum of publicity, and it is not generally known that Northern Empire is producing more gold per month than such enterprizes as Central Patricia, Paymaster, or Pamour, and about twice as much as such mines as Omega. Although production was lower earlier in the year, yet the output for the whole of 1936 will probably exceed $1,000,000.

•

Teck-Hughes will have an output of over $4,500,000 during the current year, and perhaps not be far under the $4,901,000 rate of 1935. Costs may decline substantially.

•

Pickle Crow promises to establish the high record production of $1,600,000 for the current year. Mill capacity will double by early spring.

•

Mines of Canada have paid or declared over $78,000,000 in dividends so far this year. This compares with $59,000,000 for the whole of 1935.

•

The outlook for 1937 is that further increases in disbursements are to be expected from the older established producers, while the newer dividend payers promise to increase considerably in number.

•

New producers of marked importance which loom up for late in 1937 include such as MacLeod Cockshutt, Preston East Dome, Moneta and various others. Big tonnage propositions moving also toward the producing stage include such as Hard Rock and Madsen.

•

Perron Gold is milling 175 tons of ore daily and producing close to $50,000 per month. The mill is to be stepped up to over 300 tons per day. The ore averages around $10 per ton.

•

Ontario had 45 gold producing mines during October, with an output of $6,928,600 during the 31 days.

•

Manitoba and Eastern has a width of 5 ft. of ore running $8.67 per ton at the 200 ft. level. Drifting has advanced about 50 feet.

•

Omega is handling an average of around 400 tons daily. The ore carries $6.80 per ton, and costs are around $4. The company received cash advances from Castle-Trethewey amounting to around $650,000 and this has to be repaid out of first profits.

•

McKenzie Red Lake is deepening a winze with 850 ft. vertical the objective. This will give 1350 ft. in depth on the dip of the vein.

•

Siscoe produced $203,493 in November. Output for the whole of 1936 will be approximately $2,400,000.

•

Officials of Con. Mining & Smelting Company confirm the view that production from Chibougamau need not be expected until railway facilities may be provided, even should exploration and development disclose a sufficient amount of ore to justify construction of mill and smelter.

•

Stadacona is treating over 200 tons of ore daily, and the plant may have a capacity of 230 to 240 tons.

•

Assays are expected this week from samples of the showings which caused excitement a few weeks ago at Gordon Lake in the Northwest Territories. The properties are owned by Mining Corporation of Canada with 65 per cent., and A. X. Syndicate 35 p. c.

•

Hollinger Con. profits for 1936 promise to exceed $1.20 per share with dividends and bonuses of $1.10 having been paid.

•

Beaufor is crosscutting at the 660 ft. level toward an area where diamond drilling indicated ore of $12.60 to $16.80 grade.

•

Canadian mines produced 334,080 ounces of gold during October, with Ontario having accounted for 204,764 ounces of the output. Output for the first ten months of 1936 was 3,080,600 ounces, up over 14 per cent. above the corresponding period of 1935.

•

Hallnor, under Noranda control, has completed sinking to the 600 ft. level and is cutting a station preparatory to lateral development. The property adjoins Pamour.

•

The outstanding development recently at God's Lake has been the discovery of the ore beyond a fault which had shifted the ore about 125 ft. Average grade of ore beyond the fault compares with the general mine average, while recent faces have assayed as much as one ounce of gold to the ton.

•

At the lower levels of God's Lake, the work should reach the ore zone early in January, and from that date forward the outlook is favorable for ore reserves being further added to.

•

God's Lake has produced an average of $54,000 per month in gold so far this year.

•

I have been informed by Robt. Jowsey, president of the company, that the average width of stopes from which ore has so far been taken on the God's Lake mine has been approximately eight feet.

• •

UNLISTED QUOTATIONS

(Furnished by A. J. Pattison, Jr. & Co., Toronto, December 15).

INDUSTRIAL STOCKS	Bid	Asked
Acme Farmers Dairy 7% Pfd.	42.50	
Andian National Corp.	46.50	47.50
Burns & Co. Ltd. "A"	8.00	9.00
Burns & Co. Ltd. "B"	5.00	6.00
Canada Starch Com.	24.00	
Can. Wire & Cable 6½% Pfd.	117.50	119.00
Can. Airways	8.25	9.50
Can. Industries "A" Com.	246.00	250.00
Can. Industries 7% Pfd.	165.00	167.00
Can. Ingersoll Rand	128.50	133.00
Can. Westinghouse	75.00	77.00
Claude Neon Gen. Adv. Pfd.	7.50	9.00
Dom. Found. & Steel Com.	80.00	85.00
Dom. Found. & Steel 6% Pfd.	98.00	100.00
Dunlop Tire 7% Pfd.	80.00	83.00
Federal Grain 6½% Pfd.	44.00	46.00
Great Lakes Paper Pfd.	26.00	26.50
Hayes Steel Prod. Com.	5.25	
Provincial Paper 7% Pfd.	106.00	107.00
Reliance Grain Common	7.00	8.00
Robinson Consol. Conc. (Div. 100)	9.75	10.25
Standard Fuel Common	9.25	10.50
Supertest Petroleum "B" 6% Pfd.	27.25	28.00
United Steel "A" Pfd.	13.75	
Wings Limited	2.70	2.85
TRUST & LOAN STOCKS		
Chartered Trust	86.00	
Guelph & Ont. Inv. Par $50.00	48.00	50.75
London & Western Trust	53.00	55.00
Sterling Trust	33.00	
Traders Fin. "B" 7% Pfd. bonus	85.00	
Trusts & Guarantee		32.00
INVESTMENT TRUST SHARES		
Can. Gen. Invest. Ltd. (Div. 50c)		10.75
Can. Investors Corp. (Div. 10c)	9.25	9.75
Dom. Scottish Invest. Units	14.00	16.00
Investment Foundation Units	64.00	66.00
United Corpns. Ltd. "A"	26.75	27.50
United Corpns. Ltd. "B"	18.75	19.50

BUSINESS AND MARKET FORECAST

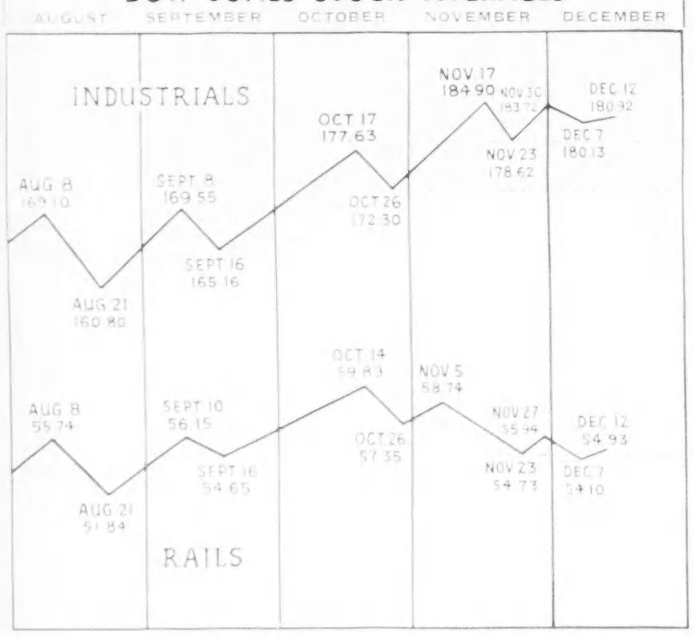
(Continued from Page 21)

point, as did the Rails late in November, still lower prices may be expected and the whole character of the movement will thereby become a major recession which can be calculated to readjust the rise in prices that took place from March 1935 to November 1936.

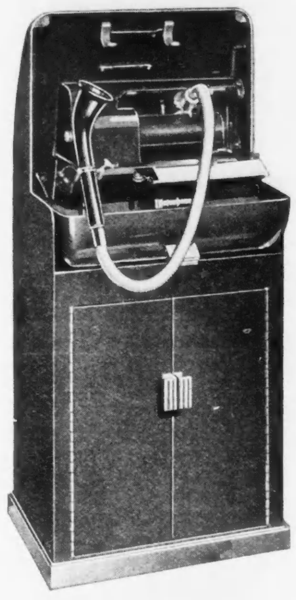
MARKET POSITION. Investors should be holding about: Bonds 50%, Stocks 25%, Cash 25%. Speculators who trade on margin should have their funds entirely in cash.

MERRY CHRISTMAS AND A HAPPY NEW YEAR. It seems just too bad that this anonymous oracle cannot accompany his season's Greetings to his customers with a less lugubrious forecast for the immediate future. But, so long as the longer term can be viewed with equanimity, then I suppose the less profitable of the shorter term market interludes should be borne without murmuring. We have this year tried to be more helpful by being more explicit and precise, that is, as much as the market will permit. Please remember, however, that while there are times that it is possible to discern whether the market is in an upturn or a downturn, there are other periods, when, as at the present, the market is marking time and when no trend is clearly discernible. Here's a Happy Christmas to you all.

DOW JONES STOCK AVERAGES



On a basis of RESULTS



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To be dated December 15th, 1936, and to mature £25,000 per annum from December 15th, 1937 to December 15th, 1950, inclusive. Principal and semi-annual interest (June 15th and December 15th) payable at the option of the holder in Pounds Sterling at The Royal Bank of Canada, 6 Lothbury, London, E.C. 2, England or in Jamaican Pounds at The Royal Bank of Canada, Kingston, Jamaica. Coupon Debentures in denominations of £200 and £500, registerable as to principal on the books of the Association. The Debentures will be a direct obligation of the Association and will be non-callable.

In the opinion of our legal advisers, these Debentures will be a legal investment for trustee funds in Jamaica.

Debentures maturing in the years 1937 to 1944, inclusive, have already been sold. Subject to prior sale and change in price, we offer, when, as and if issued and received by us and subject to the approval of our legal advisers:—

£25,000	due December	15th	1945	at 100,	to	yield	3.00%
25,000	"	"	1946	" 100,	"	"	3.00
25,000	"	"	1947	" 100,	"	"	3.06
25,000	"	"	1948	" 100,	"	"	3.00
25,000	"	"	1949	" 100,	"	"	3.00
25,000	"	"	1950	" 100,	"	"	3.00

It is expected that definitive debentures will be available for delivery on or about December 15th, 1936.

Full particulars upon request.

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This Company is now entering a very important stage of development, with the third level crosscut expected to cut the vein any day.

Following completion of the crosscut, drifting on at least two of the three levels will be proceeded with as rapidly as possible in order to determine the extent of the high-grade ore which has already been cut at the 115 and 230 foot levels.

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IN TURNER VALLEY

Crude Oil Finds Arouse General Enthusiasm—More Wells Hoped For

BY F. C. PICKWELL
Manager of Saturday Night's Winnipeg Bureau

THE most encouraging and constructive news emanating from Alberta in many months deals with the Turner Valley oil field. Recent developments tend to confirm predictions made in these columns three years ago. It was contended that the hope of tapping an important crude oil reservoir, from which the naphtha gas obviously originated, was a logical possibility which should always be borne in mind. At that time sufficient had been accomplished to encourage intensive experimental work. Such was the fixed opinion of that competent authority, William Calder, petroleum superintendent, and later his successor, Hon. C. C. Ross, Minister of Mines. Companies which aimed at that goal have since been rewarded. Wells have been brought in recently which promise to make the foothills field one of national importance, and revolutionize the provincial oil industry.

The rich strikes of Turner Valley Royalties and Foundation Petroleums are both in the southern end of the valley, and only one and a half miles apart. Other test wells are now at interesting stages in the northerly and westerly areas, and it will not be long before the extent of the newly discovered crude oil pool is in evidence. Some optimists are already predicting sufficient has been proven to prompt the assurance that Alberta will soon be able to supply Canada's domestic requirements. That sounds like the sunny province of old.

There have even been suggestions of a possible boom. In view of the experience of years gone by that is something which could profitably be kept under restraint. Legitimate and aggressive pioneer development, where conditions are promising, should be encouraged. That would seem to be the policy of Hon. Mr. Ross and his departmental assistants. But it is very doubtful if they would look with favor on the kind of enthusiasm that creates unwarranted stock-selling promotions at the public expense, and acts as a detriment to sane and properly financed undertakings.

It is a striking commentary on the Alberta political situation that the one and only department which has never subscribed to the maze of Social Credit theoretics, should be the first to show signs of more normal and prosperous times. To what extent Hon. Mr. Ross may eventually be hedged with impossible restrictions and operating regimentation remains to be seen. But if his department is permitted to work on a sound and businesslike basis, it is safe to assume that the Alberta oil industry will have no difficulty in securing ample outside financial support in this new phase of development.

THE records covering experimental work would tend to indicate that crude oil possibilities are not confined to Southern Alberta. There are northern areas which warrant more consistent development, within a practicable radius and with available transportation. Even Saskatchewan, and possibly Manitoba, could well afford to make a thorough test of mineral locations which may reveal indications of oil, gas, or other properties.

So far as Alberta is concerned it may be taken for granted that well-financed and capably-managed companies will receive the necessary co-operation from Hon. Mr. Ross and his staff in any legitimate plans. But there is an equally important problem which should receive serious consideration by the Ottawa government. For many years companies pioneering in the oil industry have operated under a serious financial handicap, made more difficult through unfair tariff impositions.

Most of their drilling machinery, tools and other material has to be imported from the United States. On all this a high duty has to be paid, and the regulation still prevails so far as we know. Since much of this machinery is not manufactured in Canada, would it not be a graceful federal tribute to the Alberta oil industry to either reduce the tariff regulations or wipe them out altogether? If a tax there must be would it not be more equitable to extract it from production, once that is available? Tariff injustices have been the subject of general complaint every time the writer has visited Turner Valley.

It would also seem to be sound business procedure on the federal government's part to modify the immigration policy. There has been some difficulty in past years in securing competent and experienced drillers. Should more intensive operations develop, as now seems justifiable, Canadian companies may be badly handicapped through lack of expert help. The supply of properly trained men in this country naturally is limited. The oil industry is still more or less in its infancy. For that reason would it not be the part of wisdom to lower the bars, at least temporarily, thus enabling efficient mechanics to be brought in whenever needed from that great training ground to the south?

Since the drilling cost of a Turner Valley oil well ranges from $100,000 to $250,000, success or failure of the investment hedges largely around the technicians in charge of operations. To drill a straight hole into the ground six or seven thousand feet, coupled with ability to overcome any unforeseen difficulties, requires men of considerable experience and technical training. The possibility of having a choice of men of that calibre in Alberta should be simplified as much as possible, in the interests of an industry now showing such gratifying promise.

Shortly after the crude oil strike of Royalties, and before Foundation Petroleums came in, Hon. C. C. Ross made the following general observations on the oil outlook in Alberta:

"Production of a high-grade crude oil in considerable volume has been the dream of Alberta's oil world for a long time. The dramatic introduction of Turner Valley Royalties is the first sign that such a dream may materialize. With the Dominion of Canada sending out of the country between fifty and sixty millions of dollars each year for the purchase of crude oil and its by-products, it is easy to see the enormous value Alberta may become to the Dominion if by the continued discovery of such wells as Turner Valley Royalties a large portion of this vast expenditure can be circulated in home territory.

"The prairies of Alberta, according to geologists, overlie pools of crude oil which cover a vast area. There is no reason why the performance of the Turner Valley Royalties well cannot be repeated by others yet to be drilled, not only in that area but in others within the province which are regarded as worthy of exploration.

"The prophecy that industrial activity in Alberta's oil fields would be more noticeable in 1936 than in recent years has already become justified. This is due not only to the recent discovery but also to encouragement given by the new Alberta Government, regarding exploration of oil, in the introduction of certain interesting and important amendments to both the petroleum and prospecting regulations. These changes were immediately endorsed by public approval as evidenced by the large areas already acquired both under lease and permit during the past few months.

"New confidence has led to new activity, which in turn has resulted also in the expenditure of additional money in other industries, affected either directly or indirectly by the exploitation of oil. A decidedly optimistic outlook therefore has arisen in Alberta's petroleum and natural gas life, the progress of which has held so important a place for many years in Canada's industrial program."

The gradual decline in Turner Valley naphtha wells had been in evidence for several months, but that is now more than made up by new crude oil strikes. Due to the splendid results from Turner Valley Royalties since June, it is estimated that 1936 production may run over one million barrels, as compared to 966,528 for 1935. And so it would seem that the long dreamed of crude oil producing era is about to be realized in Alberta.

• •

Canada's exports of malt beverages go chiefly to the United States, but the imports come mainly from Great Britain.

KEY TO NORTHERN ONTARIO'S EXPANSION AND DEVELOPMENT

INDUSTRY follows power. Nowhere is this so strikingly illustrated as in Northern Ontario. With the extension of power lines into new areas, new districts spring into being, new populations and new payrolls follow overnight.

As these new districts grow, the increased demand for food, clothing and manufactured goods stimulates and affects the prosperity and general well being of all Canada.

Hydro has kept pace with this ever-increasing demand for extending its services, particularly to those key industries—Mining and Newsprint, which cannot exist without adequate power.

During the present year Abitibi Canyon Development has been completed and five units are now installed. An additional unit has been installed and placed in operation at the Rat Rapids Development and an additional unit is being installed at the Ear Falls Development. Ninety-three miles of 110 kv. transmission line from Iroquois Falls to Kirkland Lake has been completed and placed in operation. A new 4500-kv-a transformer station is being installed in the Timmins District.

By the end of 1936, the Commission will be supplying approximately 84,000 h.p. to the Mining Industry in Northern Ontario, and it is estimated that Hydro will be serving thirty-nine mining properties which will be an increase of twenty over the year 1935.

Industry follows Power. Prosperity follows stimulated Industry.

The following districts and mines are served, or about to be served, by the Commission in Northern Ontario

ABITIBI CANYON DEVELOPMENT
Bidgood Kirkland Gold Mines Limited
Central Porcupine Mines Limited
Falconbridge Nickel Company
Glenora Gold Mines Limited
Kirkland Gold Rand Limited
Hallnor Gold Mines Limited
Hollinger Consolidated Gold Mines Limited
—Young-Davidson
Hollinger Consolidated Gold Mines Limited
—Hislop
International Nickel Company (25-cycles—two contracts)
Matachewan Consolidated Mines Limited
Moffatt-Hall Mines Limited
Moneta Porcupine Mines Limited
Northern Canada Power Corporation
Omega Gold Mines Limited
Pamour Porcupine Mines Limited
Paymaster Consolidated Mines Limited
Preston East Dome Mines Limited
Vimy Gold Mines Limited
SUDBURY DISTRICT—
International Nickel Company
Falconbridge Nickel Company
ESPANOLA DISTRICT—
McMillan Gold Mines Limited
ST. JOSEPH DISTRICT—
Central Patricia Gold Mines Limited
Pickle Crow Gold Mines Limited
Albany River Mines Limited
Winoga Patricia Gold Mines Limited
THUNDER BAY DISTRICT—
Bankfield Gold Mines Limited
Hard Rock Gold Mines Limited
Leitch Gold Mines Limited
Little Long Lac Gold Mines Limited
MacLeod-Cockshutt Gold Mines Limited
Northern Empire Mines Company Limited
Sand River Gold Mining Company Limited
Sturgeon River Gold Mines Limited
RED LAKE DISTRICT—
Howey Gold Mines Limited
McKenzie Red Lake Gold Mines Limited
Red Lake Gold Shore Mines Limited
Gold Eagle Gold Mines Limited
Madsen Red Lake Gold Mines Limited
Skookum Gold Mines Limited

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HYDRO ELECTRIC POWER COMMISSION
of Ontario

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New Issue

$20,000,000

Province of Ontario

3% Debentures
(Non-Callable)

Dated December 1st, 1936 — Due December 1st, 1951

Principal and half-yearly interest (June 1st and December 1st) payable in lawful money of Canada in Toronto or Montreal at the holder's option. Denomination: $1,000. Debentures may be registered as to principal.

Legal Opinion: Messrs. Long and Daly.

These Debentures are direct obligations of the Province of Ontario, and are payable, principal and interest, out of the Consolidated Revenue Fund of the Province.

The proceeds of this issue will be used to retire maturing debentures.

Gross ordinary revenue in the first eight months of the current fiscal year from April 1st to November 30th increased $12,113,373 over the similar period last year. Gross ordinary expenditure for the same period including relief expenditures and sinking fund payments, decreased $3,413,093, resulting in an improvement of $15,526,466.

Further information regarding the financial position of the Province will be found in the official circular which is available upon request.

We offer these Debentures if, as and when issued and accepted by us and subject to the approval of Counsel.

Subscriptions will be received subject to rejection or allotment in whole or in part and the right is reserved to close the subscription books at any time without notice.

It is expected that Debentures in interim form will be ready for delivery on or about December 21st, 1936.

Price: 99.75 and interest, to yield 3.02%

Wood, Gundy & Company Limited — **The Dominion Securities Corporation** Limited — **A. E. Ames & Co.** Limited

The information contained in this advertisement is based upon statements on which we have relied. We do not guarantee but believe the statements herein made to be true.

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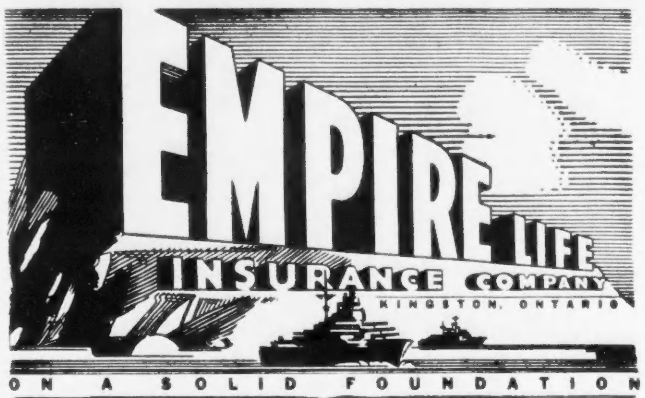
ASSETS OVER $800,000,000



BRITAIN'S CURRENCY PROBLEM

Sterling Believed to be Still Considerably Overvalued in Terms of the Dollar—Harmful to British Business

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

MUCH of the academic sanctity which for generations surrounded the conception of freedom in trade and money movements has been swept away by the compulsion of modern conditions. Now, when President Roosevelt declares his intention of restraining the inflow of foreign money into America, he does not commit blasphemy but merely emphasizes the right (which to-day is generally undenied) of each economy to live for itself alone.

The trouble is that into these new philosophical bottles the nations are attempting to pour the old economic wine. No country is completely self-dependent, and among the major countries not one can pursue a greater measure of self-sufficiency without lowering the standard of living of the population.

Great Britain's position is a peculiar one, though it differs only in degree from the positions of the other powers. As the world's greatest exporter, she must have a keen concern for her export trade. Finally, indeed, her domestic prosperity cannot be separated from her vitality in international trade. There is clear significance, then, in the increase in the British import surplus of £65,000,000 in the first ten months of the current year.

The one development which would have facilitated a balance of the trade position was a downward adjustment of the sterling exchange value, for sterling has been severely overvalued in relation to the currencies of those countries with which Great Britain trades. Previously it was not overvalued against the gold-bloc currencies, but their devaluation constituted another threat to certain British exports.

As the three-power currency agreement showed, war-like tactics in economic matters are not desired by any of the Powers. They cannot afford it. Nevertheless, the United States shows herself somewhat unaccommodating in being so concerned to defend a currency position which is patently anomalous in itself and which is a direct evil to Great Britain's trade.

Apart from those promoters of opinion who have political axes to grind, there is in general a unanimity among experts that sterling is still considerably overvalued in terms of the dollar. This means that her trading position vis-à-vis the United States favors the United States, and that U. S. exporters have undue advantage in neutral markets.

PRESIDENT ROOSEVELT, or rather Mr. Morgenthau, Secretary to the Treasury, whose word on these matters is apparently law, is determined to perpetuate this state of affairs. Certainly Great Britain cannot terminate it without simultaneously terminating the tripartite agreement, for Mr. Morgenthau has put 4.86 dollars to the pound as the lowest equitable level, and at that rate dollars are still undervalued.

President Roosevelt followed this up by a threat to pass legislation against the inflow of foreign capital. British capital has been flowing to Wall Street in considerable quantity and its sudden cessation or the repatriation of British funds held in the U. S. would raise the value of sterling and restrict British export industries. These are problems which are growing steadily in seriousness and ones to which a Government faced with rising prices and labor troubles will have in due course to find a solution.

In principle, the maintenance of an artificial exchange rate is indefensible. There is a clear case for arguing that exchange parities should be the exact measure of the prevailing state of trade relationships between countries. Left to themselves they would, of course, automatically find their adjustment, and the limits to their fluctuations would be determined only by the currency standard. Thus, fluctuations between the currencies of gold-standard countries would be limited by the exchange of gold.

When such a standard is no longer operative and when the conditions which have compelled its suspension render more obvious the need for stable currencies, the stage is set for "gentlemen's agreements", "terminable treaties", and the other paraphernalia of uncertainty.

The solution to the present difficulty will not be easy to find. In due course sterling must stand at a lower level against the dollar unless such economic factors intervene as will justify the present relationship. On the other hand, the United States, having by agreement preserved the advantage of an undervalued currency, will not without a struggle sacrifice it; nor, for reasons mainly of prestige, is M. Blum likely to decide upon further franc devaluation.

In these conditions the long-term outlook for British industry is not too happy. After a time the impetus of domestic recovery, even considering the additional force supplied by the rearmament programs, must subside. Moreover, unless sterling finds a lower level sooner or later interest rates will harden, and this deterrent to business enterprise will be a further check on the general trading position.

Meanwhile, the exchange equalization accounts, not only in Great Britain but in the United States and France also, are acting in abuse of their function. They are not merely smoothing out short-term fluctuations between the currencies; they are also being operated to counteract the normal influences imposed upon the currencies by trading trends. This stultification of their original and only logical purpose must in time bring into disrepute the whole idea of "management", and when that goes there can be no hope of stabilization until such time as the nations are able and willing to return to the gold standard.

WAGE RATES

(Continued from page 21)

basic and secondary industries in the United States have been in the happy position of monopolizing their home market; any competition they have had to face has come from industries established in the United States and not from abroad. The United States market has expanded enormously in recent months, domestic production has increased, and there is a much better trading profit. These conditions have made possible a substantial increase in the general level of wages. So wage rates in the United States have proved very responsive to the upward movement of the American business barometer.

The position of the United Kingdom is very much unlike that of the United States. Its basic industries such as iron and steel, textiles, coal mining, shipbuilding, engineering, etc., are largely dependent upon export trade. When such industries are facing a curtailed demand for their products in world markets, employers are reluctant and often unable to increase wage rates. They realize that production costs must be prevented from increasing in order that they may not jeopardize their position in world markets. Hence the various bitter struggles between employers and employees in the United Kingdom before the general level of wages is increased.

One thing is clear and it is that industries sure of a major portion of their home market can increase wages faster than industries which must compete on a price basis in world markets. The wage increases of France, for example, are independent of either home or export trade; they have been made possible by a benevolent government favorable to the cause of organized labor. Canada's industries are such that as a group they are not comparable with those of either the United States or the United Kingdom, when the question of wage rates rises for consideration. Some of them are exposed to severe import competition and do little export business; some of them meet practically all the domestic market's needs and do a limited export business, while others sell practically all their production in world export markets.

Canada's mining industry, with the possible exception of coal, belongs to the latter classification. Because its output is expanding and it can be sold in world markets at profitable prices it is in an excellent position to increase wages. As a matter of fact certain gold mining companies have recently announced substantial wage increases. But should the price of metals suffer a sharp decline in world markets, then the margin of profit will decline, unless wage rates are reduced and production costs generally are brought to a lower level. At present there is no sign of declining prices and so the trend of wages in the mining industry is upward in accordance with increasing profits and higher living costs.

There is another Canadian industry which is exporting practically all its production, namely, the pulp and paper industry, but although its selling prices are fixed they cannot be regarded as profitable. When considering an upward revision of its wage rates, made necessary by higher living costs, the pulp and paper industry has two factors to consider. The first is whether the consumer of pulp and paper will pay the higher prices which will be the natural result of increased production costs. The second is, can wages be increased and the higher production costs involved be absorbed without a rise in prices?

IT SEEMS most unlikely that the pulp and paper industry will absorb the increased costs incidental to higher wages and it is more than likely that increased pressure from organized labor for higher wages will result in an upward revision of rates and higher prices for the finished product. This point of view gains support when we remember that most consumers of Canadian newsprint have increased their employees' wage rates. Moreover, world consumers of newsprint have reached the stage when, faced with a sharp increase in the general level of commodity prices, they are prepared to pay more for their raw materials.

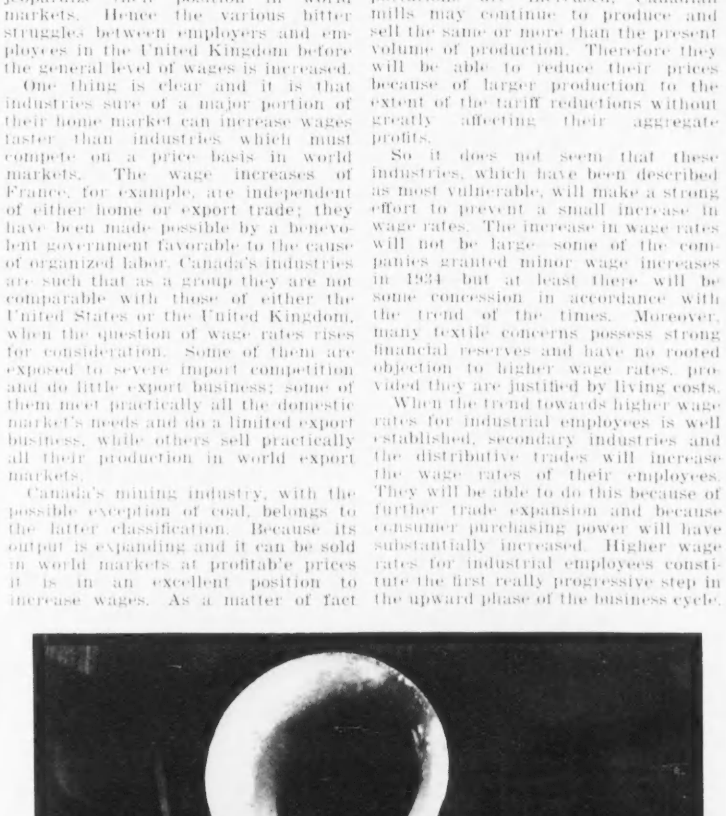
The position of the group of Canadian manufacturing industries comprising primary textiles, iron and steel, boots and shoes, and to some extent, motor cars, is most interesting from the point of view of wages. Each of these industries must compete in the home market with goods imported from abroad and the prices of its goods are controlled by the prices of importations. All these industries are protected to some extent by customs tariffs and should these be reduced, as they may be when the next budget appears, then the price level of the domestic product will decline, assuming of course that domestic manufacturers are determined to hold their share of the market.

The question is, can these industries increase wage rates when lower prices are in prospect and it is on this point that there has been considerable conflict of opinion in Canada. It has been argued that the real value of wages has not altered since 1933, but this contention is not sound, as we have already shown. Food prices have very much increased and will rise above present levels in the near future and labor in these industries has a strong case for higher wages. The question is, can the industries mentioned withstand the pressure of organized and unorganized labor for increased remuneration?

The bright aspect of the situation as it affects these industries is that the domestic market for their goods is steadily increasing. If tariff rates are reduced (tariff reductions on products competitive with goods of these industries would not have the slightest influence on food prices which are controlled by internal forces) and importations are increased, Canadian mills may continue to produce and sell the same or more than the present volume of production. Therefore they will be able to reduce their prices because of larger production to the extent of the tariff reductions without greatly affecting their aggregate profits.

So it does not seem that these industries, which have been described as most vulnerable, will make a strong effort to prevent a small increase in wage rates. The increase in wage rates will not be large. some of the companies granted minor wage increases in 1934 but at least there will be some concession in accordance with the trend of the times. Moreover, many textile concerns possess strong financial reserves and have no rooted objection to higher wage rates, provided they are justified by living costs.

When the trend towards higher wage rates for industrial employees is well established, secondary industries and the distributive trades will increase the wage rates of their employees. They will be able to do this because of further trade expansion and because consumer purchasing power will have substantially increased. Higher wage rates for industrial employees constitute the first really progressive step in the upward phase of the business cycle.



SAFETY FOR MARINERS. Adjusting a fog horn at Blackwall, England.

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LUMBERMEN'S UNDERWRITING ALLIANCE

PRESENTS ITS FINANCIAL STATEMENT

and continues its 32 year record of unexcelled service

FINANCIAL STATEMENT AS OF OCTOBER 31, 1936

ASSETS

Cash in Office and in Banks		$1,204,814.94
Bonds—Market Value:		
U. S. Treasury Bonds due 1946-49	$ 26,750.00	
Dominion of Canada Bonds due 1959	12,840.00	
Hydro-Electric Power Commission of Ontario Debentures due 1957 (Guaranteed by the Province of Ontario)	202,300.00	
Interest Accrued (on above)	896.30	
		242,786.30
Guaranty Fund Deposit:		
U. S. Treasury Bills due January 1937		250,000.00
Premiums in Course of Collection		571,232.96
Total		$2,268,834.20

LIABILITIES

Losses in Process of Adjustment (Estimated)		$ 149,716.06
Due Reinsuring Companies		11,436.64
Reserve for Taxes (Estimated)		25,000.00
Guaranty Fund	$ 250,000.00	
Surplus and Reinsurance Reserve	1,832,681.50	
Total Guaranty Fund and Surplus and Reinsurance Reserve		2,082,681.50
Total		$2,268,834.20

We have made an examination of the financial statement of Lumbermen's Underwriting Alliance as at October 31, 1936. In connection therewith we examined or tested accounting records of the Alliance and other supporting evidence and obtained information and explanation from officers and employees of the U.S. Epperson Underwriting Company, Attorney-in-Fact.

Cash in office and in banks was reconciled with certificates from the depositories. Investments and guaranty fund securities were verified by examination or by certificates from insurance departments. Deposits in course of collection were substantiated by examination of the detail accounts. So far as we could ascertain, adequate provision has been made for all liabilities, and the books have been kept in accordance with the provisions of the power of attorney.

In our opinion, based upon such examination, the foregoing financial statement fairly presents the condition of Lumbermen's Underwriting Alliance as at October 31, 1936.

Kansas City, Missouri,
November 7, 1936.

SMITH, BRODIE & HANSEN
Certified Public Accountants.

Legally licensed in Canada. Maintains a deposit in Canada equal to double the legal requirement.

ASSETS
100% Liquid

RATING by ALFRED M. BEST COMPANY, INC.
A + (plus)

OVER $2,500,000 PAID TO CANADIAN POLICY HOLDERS

CANADIAN HEAD OFFICE

1601 STAR BUILDING, TORONTO, CANADA — L. D. PAYETTE, Canadian Manager

LUMBERMEN'S UNDERWRITING ALLIANCE

U. S. EPPERSON UNDERWRITING COMPANY, Manager — 10TH FLOOR, R. A. LONG BUILDING, KANSAS CITY, MISSOURI

J. J. LYNN, President

OTHER REGIONAL OFFICES:

604 Terminal Sales Bldg., PORTLAND, Oregon — Johnson Bldg., CHARLOTTE, N.C. — 1000 R. A. Long Bldg., KANSAS CITY, Missouri — 2215 Sterrick Bldg., MEMPHIS, Tenn.